

# Blackpool 2025: The 161st Annual Meeting

Club Journal presents the Official Minutes of the 161st Annual Meeting of the CIU, chaired by Union President Ken Roberts CMD ACM, which took place in Blackpool on Saturday, April 26

The 161st Annual Meeting took place on Saturday, April 26 at Blackpool's Grand Hotel

The 161st Annual Meeting of the Union, held in the Royal Suite of the Grand Hotel in Blackpool on Saturday, April 26, began with KEN ROBERTS CMD ACM, THE PRESIDENT of

the Union, asking the assembled delegates to agree the Minutes of the 2024 Annual Meeting as per the May 2024 edition of Club Journal.

With the 2024 Minutes approved, THE PRESIDENT introduced THE WORSHIPFUL THE MAYOR OF BLACKPOOL, COUNCILLOR PETER HUNTER and HER WORSHIPFUL MAYORESS,

ANNE-MARIE HUNTER for a Civic Welcome to delegates.

CHRIS O'NEILL CMD ACM, the National Executive Member for Kent and the South East Metropolitan Branch and Chairman of the Standing Orders Committee, then introduced the other members of the Committee present at the meeting and explained the function of the Committee.

THE PRESIDENT'S ADDRESS:

"You may recall at our last Annual Meeting, I reported that our President, George Smith, had informed me that due to illness, he would not be able to attend the Meeting and requested that I, as Vice-President, deputise for him.

"And I was honoured to do so. Sadly, as you are aware, George passed away in May 2024 and will be greatly missed.

"It is an honour and a privilege to have been appointed to succeed George as President of this great Union of clubs.

"As a mark of respect to all club members and officials, branch officials and NEC officials who have passed away since the last AGM, please stand and show our respect.

(A minute's silence was observed by delegates)

"Since becoming a member of my own club at 18 years of age and becoming involved in the running of the club, some years later, I quickly learned that it is not easy to run a club.

"Despite this, I took over as Secretary when the position became vacant. Little did I realise that I would be still in the post some 40 years later.

"During that period, I saw successive governments from both main parties bring in wave after wave of new legislation, some at great cost to our clubs.

"Fast forward to today, and you have to ask the people running our country: 'Just what have you got against our industry?'

"We've had to deal with the Smoking Ban in the early 2000s, then came Brexit. And then five years ago, COVID struck.

"A lot of clubs survived these massive setbacks through sheer hard work and determination to keep going.

"This, together with the loyalty of club members, confirmed what a resolute bunch we are in clubland.

“I think it’s fair to say that the Budget in October was not to our liking again.

“It is estimated that more than 1.2 million hospitality workers who were not previously eligible for employer National Insurance (NI), now are, because the Chancellor lowered the threshold for the employer NI, which took effect earlier this month.

“The secondary threshold – the earnings level at which employers start paying NI – decreased from £9,100 per year to £5,000 per year, which means employers like our clubs will start paying NI on a larger portion of their employees’ earnings.

“And of course, on top of this, the rate for secondary Class 1, Employers’ NI rose from 13.8% to 15%.

“The combined effect of the higher NI rate and the lower threshold will raise the cost of employing staff.

“There is an employment allowance to eligible small businesses, which may offset some of the NI rises. So please check that you are receiving this.

“While the employment allowance could offer some relief to your clubs, these NI increases, together with the national Minimum Wage increase – which over the last two years has risen 16.4% – plus, the stratospheric rise in energy costs, means it is essential clubs keep a closer than ever eye on their finances and, in particular, your cash flow management.

“In addition, most parts of the country are seeing either a reduction or the removal of Business Rates Relief to add to the difficulties in maintaining profitability in our clubs.

“The industry’s woes make a mockery of the Chancellor’s claim to have helped our clubs by taking 1p off a pint when they cut beer duty.

“Now, a little bit about changes in drinking habits. As if we didn’t have enough to worry about with soaring costs, one real scary statistic is that, according to a recent survey, 43% of 18-30 year olds don’t drink at all.

“Apparently, a lot of this is down to what they call ‘abstinence influencers’. “Who on earth are these, you may

ask? Cult leaders? Well, they say it’s a big thing on social media – people who share their sober journey.

“There is apparently at least one anti- alcohol influencer who has over 300,000 followers.

“If these surveys are accurate – and when you hear how clubs are finding it very difficult to attract young people, they would appear to be accurate – what can we do?

“Alcohol-free drinks are no longer a niche product. It’s a rapid growing trend that our clubs can’t afford to ignore. These drinks will expand your customer base.

“They appeal to designated drivers, health-conscious drinkers, and those moderating their alcohol intake.

“Low and alcohol-free drinks can boost revenue as higher margins mean better profits per pint.

“A recent report stated that today one in every 50 pints sold in the UK is alcohol-free.

“We must find ways of getting younger folk to use our clubs. Having a good selection of low and alcohol-free drinks will attract a broader audience. “Now a little bit about CORCA. You’re probably aware of CORCA, the

Committee of Registered Clubs Associations.

“We continue to work with our colleagues and friends around the country by discussing matters like new legislation and changes to existing legislation, which are likely to affect our clubs.

“At a recent meeting, a topic which was discussed at length was the proposals by the Gambling Commission regarding gaming machines, which include a raft of new rules, including setting limits for all Category B gaming machines, new rules on net position, and elapsed time display meters on all Category B machines.

“Chris Haley of the Union’s Preferred Supplier of gaming machines, Dransfields, gave a comprehensive overview at this meeting and highlighted concerns about the implications for our clubs.

“And these include that a machine player must set a limit for how much they wish to spend and state for how long they wish to play the machine.

“If they don’t set their own limits, then the machine will default. And they are talking about defaulting to £150 and 20 minutes.

“When the limit is reached, the player will be alerted and presented with safer gambling messages on the screen, including how long the player has played for, how much they have put into the machine, their net position – how much cash they have deposited minus winnings – and messages about potential sources of support.

“When the limit is reached, there will be an enforced break, suggested as 30 seconds, during which time the machine cannot be played.

“The player may then continue playing after setting another limit or collect any winnings and end their play.

Chris has commented that, as part of these changes, a new back-office system will need to be installed to alert a designated staff member when a player reaches their limit when playing on a machine.

“The staff member will have to act in what they say is an appropriate and timely manner.

“No matter how busy the bar is, there will be no doubt added costs to the club such as the setting up of a back office and staff training, etcetera.

“It is also worth noting that the older digital machines and the reel-based machines still very popular in our clubs will become obsolete and end up in landfills.

Chris added, looking at the proposals, that our clubs should be exempt, particularly as there is no evidence whatsoever of significant problem gambling taking place in our clubs.

“Gaming machines have long provided a valuable income stream for our clubs and enjoyment for members.

“While the Union remains 100 per cent committed to promoting responsible gambling in clubs, we are concerned these proposed changes may prove unworkable in a member’s club environment and could lead to a reduction in income and an increase in costs.

“We will be taking part in the Consultation along with other clubs’ associations and arguing that clubs should be exempt given that there is absolutely no evidence that problem gambling exists on gaming machines in our clubs.

“This Consultation is the main opportunity that clubs will have to make their voices heard on these very damaging proposals and the impact they will have on our clubs.

“So, send your responses, setting out your views on the proposals to a Graham Burgin at the Gambling Commission, Victoria Square House, Victoria Square, Birmingham.

“There was information available at yesterday’s Trade Show but please come up and ask any of us if you need any more information.

“We also urge you to send a copy of your responses to the Minister for Gambling, Baroness Twycross, and to your local MP.

“The consultation period runs until May, so it’s not that long. So, get your responses in by then.

“Now on to the subject of arbitrations. The Union arranges many arbitrations every year, so preventing the need of costly court hearings.

“During the last 12 months, the NEC arranged arbitration training sessions throughout the country, specifically for the newer branch executive members who maybe have never undertaken such training before, but also as a refresher to existing and older branch executive members.

“Unfortunately, we still get far too many clubs falling down in arbitrations, mainly because of procedural errors and not following the correct procedure in members disciplinary hearings.

“I urge club officials to consider attending the Union’s Award in Club Management course, the ACM, which covers, in detail, suspensions and expulsions procedures.

“The Union is proud of its record of training club members throughout the years and continues to do so with its current modernised programme, the Award in Club Management.

“The courses can now be delivered in your own club to your club members and to your neighbouring clubs and their members, thus minimising travel.

A number of courses were held during 2024, all with excellent results.

“I am certain that if every club arranged for several of their committee members to attend the ACM, far, far fewer clubs would suffer the ignominy or shame of failed arbitration hearings.

“The education team is currently looking to develop the provision of the ACM online also.

“I would now like to mention the tremendous work that is being undertaken by our in-house solicitor, Mr Allyn Walton, potentially saving clubs a great deal of money.

“We continue to deliver our in-house free rules registration service, which guides clubs through what can be a daunting task, bringing rules up to date, which begins from holding club meetings, thus eliminating the costs of high street solicitors.

“The Union, through its Rules Department, has for several years been encouraging friendly society clubs to convert to cooperative and community benefit societies, which offers more protection. I am pleased to say many have.

“However, there are still some 20 per cent of our clubs yet to convert. So, contact our Rules Department. This is another service they offer.

“I reported last year that a gathering of clubs was arranged and held earlier in the year following the receipt of the Union’s Financial Statement for the Financial Year 2022 to 2023. The Union Executive decided to hold a consultation exercise between the NEC and the Union member clubs to discuss the financial viability and the future of the Union.

“The purpose of the meeting was to discuss the challenges facing the hospitality industry in general and to our clubs in particular.

“Since then, the NEC has reviewed the whole of the Union’s services and activities, including the structure of its branches and decided to place on today’s agenda a pious motion on the future of the union and its branches.

“The word pious is not one you come across very often. I looked the word up, and one definition I found was that ‘a pious resolution is one which is no more than an expression of opinion or a viewpoint or possibly a declaration of NEC Member and South Yorkshire Branch Secretary Mark Fergusson CMD ACM gave a presentation on the future of the Union belief or disapproval’.

“The said Motion is item nine on our agenda today, and we’ll open with a presentation by NEC member Mark Fergusson CMD.

“I will be taking your questions and comments in an orderly fashion alongside the General Secretary.

“Now, a little bit about the Club Journal.

“The NEC constantly reviews its services and activities and as a result, took the decision to embrace the digital era by transitioning to a fully online format of the Club Journal for the first time in its history.

“This transformation represents a significant step forward in making the magazine more accessible to its readership while surpassing the limitations of its printed predecessor.

“By moving online, the magazine can now reach a broader audience, ensuring that clubs and their members can engage with its content anytime, anywhere.

“The Club Journal’s digital evolution also complements the CIU’s existing digital platforms sitting alongside the CIU’s official websites.

“In addition to the websites, information is available on the CIU’s Facebook page and club members can also opt to subscribe to the CIU’s regular e-bulletins and will receive these updates directly to their email inboxes.

“As I reported last year, since COVID, we have attempted to resurrect our national recreation programme, which was once the envy of the hospitality industry.

“Some areas, I understand, are seeing a bit of a revival of sorts, particularly with darts. And I think this is down to a very talented young man from Warrington.

“Again, I seek the help of our friends at the branches and club committees to make it possible to run competitions again.

“Games can bring much-needed revenue to clubs on quiet nights. Our trophies are there to be played for.

“The 33rd CIU Beer & Trades Exhibition took place at the Norbreck Castle Hotel yesterday and what a great day it was.

“An array of products and services were on display. Thank you to all the exhibitors and to those who supported the event.

“The third CIU entertainment event was held last night. And for the first time, it was at one of our clubs, the H&A Club.

“I was fortunate enough to be there and it was an excellent evening. It is a great opportunity for members to get together and for clubs to pick up top- class bookings.

“I would like to thank my colleagues on the NEC, Nathan Clarke and Glenn Doyle, for all their help in organising the event.

“Thanks also to Sean Ferris and to Justin O’Regan of the Club Journal for their help and for the organisation of the trade show.

“The Union launched its CIU National Draw last year. Obviously, the success of this venture will depend on the support of the Union’s branches, clubs, and members.

“I urge branch secretaries and club secretaries to spread the word of this exciting project.

“Earlier, we stood in silence as a show of respect to the passing of club members, branch executive members, branch secretaries, and former NEC members and officials.

"I have to say how saddened we at the NEC were to hear of the passing of former Education Secretary and General Secretary Kevin Smyth.

"I had the honour and privilege of working with Kevin for a number of years.

"Not only was Kevin a tremendous General Secretary and Education Secretary, but he was also a lovely man and will be greatly missed.

"I would like to express my condolences to Kevin's family and friends.

"At this point, I would like to say a word about our highly efficient administration team at Head Office.

"It is very rare for slip ups to be made, and this point must be emphasised. Otherwise, we are apt to take it all for granted.

"We have a small team often having to work within tight deadlines and organising days like today and the past

couple of days.

"I would therefore like to thank our Head Office Manager, Stephen Goulding, and his staff for the excellent work they carry out during the year and the hard work they put in organising our conferences.

"Thank you also to our Club Auditor, Brian Howarth, and to our legal adviser, Allyn Walton.

"I would also like to thank my colleagues on the NEC for all their hard work during the year.

"Since our last conference, I am pleased to report Mandy Crockford of the Western Countries & Wessex Electoral District has joined us on the NEC.

"Mandy is just the second lady NEC Member ever to serve.

"I hope you have a rewarding time on the NEC.

"To conclude, I first thank you all for coming here today and the work that you do keeping your clubs going during these tough times.

"And, of course, your support for the Union is much appreciated. I hope you enjoy the rest of the meeting."

A speech was then given by UNION SOLICITOR ALLYN WALTON, who gave an overview of the implications for clubs of the landmark Supreme Court decision which unanimously ruled that a woman is defined by biological sex under equalities law.

He also discussed the Employment Rights Bill which is currently making its way through Parliament and will have a potentially huge impact on clubs, including in the areas of zero hours contracts, fire and rehire, flexible working and unfair dismissal.

## THE 2024 ANNUAL REPORT

The 2024 Annual Report was then proposed for acceptance by NEC Member and West Midlands Branch Secretary JACK HAUGHEY CMD ACM and seconded by NEC Member MANDY CROCKFORD.

The Report was accepted unanimously on a show of hands.

## THE 2024 ANNUAL FINANCIAL STATEMENT

In presenting the 2024 Annual Financial Statement, UNION ACCOUNTANT UTO EKANEM

said:

“Mr President, delegates, and guests, I am delighted to stand before you today to present the Financial Report for the Club and Institute Union Limited for the year to September 2024 on behalf of your National Executive.

“As indicated on page 11 of the Annual Report, the total loss for the year was £369,774. This represents an improvement of £78,499 compared to the previous year’s loss of £448,273, largely driven by gains in the stock market.

“Nevertheless, the overall financial performance remains unsatisfactory. We remain heavily dependent on our investments, even though their value is subject to market fluctuations beyond our control.

“The stock market performed better than in the previous year, resulting in an increase in the value of our investments.

“We recorded an investment gain of

£478,891 up from £330,854. This is an increase of £148,037. While this helped reduce the total loss, it was not enough to return a profit.

“The Union’s turnover totalled

£1,069,573, which is £40,706 more than the previous year’s income of

£1,028,867. “The cost of sales also increased during the year by a smaller amount of

£16,054, rising from £333,414 to £349,468.

“Because the turnover grew by a larger amount than the cost of sales, the Union saw a modest increase in gross profit of £24,652. However, the profit made from each pound earned, known as a gross profit margin, was almost the same.

“It dropped slightly from 67.59% to 67.33%. This means that although more money was made overall, the previous year was slightly better in terms of how much profit was made from each pound of income.

“Operating expenses increased by

£22,242 rising from £1,666,387 to

£1,688,629. Despite this, the operating loss slightly reduced by £2,410 from

£970,934 to £968,524.

“This small improvement is due to the modest increase in income, which helped offset the rising costs.

“While the operating loss as a percentage of income improved slightly from minus 94.37% to minus 90.55%, we are still far from breaking even.

“This highlights the need for continued efforts to significantly boost income and/or considerably reduce costs in order to move towards financial sustainability.

“There was a slight increase in the sale of Pass Cards, rising by £8,123 from £323,966 to £332,089.

“However, overall uptake remains low. Since Pass Cards are a major source of income for the Union, a greater support and participation from members will make a meaningful difference to the Union’s financial health.

“We are actively working to improve our operational results as this is crucial to securing the Union’s long-term sustainability.

“The National Executive Committee remains committed to strengthening our operating performance.

“We also recognise that meaningful progress relies not only on internal efforts but on the continued support and engagement of our members. Your involvement plays a vital role in helping us achieve these goals.

“While the Union’s balance sheet remains stable as shown on page 12 of the Annual Report, it reflects a downward trend that calls for attention.

“Net assets have decreased by £370,849 from £5,034,812 in 2023 to £4,663,963 in 2024, representing a 7.4% decline.

“More significantly, over the past five years, the value of our investment assets has dropped by £1.38 million, falling from £5.74 million in 2020 to £4.36 million in 2024. This is a 24% decline.

“This isn’t just a number. It’s a clear sign that we are slowly eroding our financial strength.

“If this trend continues and we don’t take action to strengthen other areas of income and reduce our dependence on investment returns, we may struggle to sustain the Union’s work in the future.

“These figures are a strong reminder

that we all need to take ownership of the Union’s financial health now more than ever.

“I will now address the last section of your Annual Report following on from the Financial Statement, which gives a summary of the results of your individual branches for the year.

“Across the 21 branches, a total loss of £135,314 was recorded, which is slightly worse than the previous year’s loss of £123,329.

“The increase in the loss of £11,985 has come about as a result of many factors, including the fact that last year’s figures were influenced by the profit made on the sale of a fixed asset by one of the branches.

“Twelve branches made a loss compared to 14 branches last year, so there’s a slight improvement in that area.

“The cost base of the branches is also under review with efforts focused on achieving savings at the branch level.

These measures will not compromise the quality of service provided.

“The net assets for the branches has reduced from £1,794,308 in 2023 to £1,658,995 in 2024.

“Over the years, the Union has supported our member clubs in many ways, offering advice and services that promote their welfare and safeguard their interests.

“I want to take this opportunity to reaffirm the National Executive Committee’s commitment to continuing this support in a more sustainable way, ensuring the long-term future of our Union. I encourage everyone to stay connected with their local branch for assistance and the latest updates.

“The best way to predict your future is to create it. This quote by Abraham Lincoln reminds us that together, we can build the future we envision for this noble Union.

“As always, I would like to close by expressing sincere gratitude on behalf of the CIU for the continuous loyalty and support of our member clubs and their members. Your unwavering commitment over the years remains invaluable.

“I would also like to extend our thanks to B.H. Accountancy, our auditors, for their expert advice throughout the year and to wish you all every success in the management of your clubs.

“Thank you, Mr President.”

BARRY CROCKFORD, Wessex

Branch Executive Committee Member and a member of the Crofton Club, moved to accept the Financial Statement.

ELIZABETH HAUGHEY, West

Midlands Branch Executive Committee Member and Heath Gap Welcome Club Committee Member seconded the Motion to accept the Financial Statement.

The Financial Statement was accepted by the delegates on a show of hands.

#### THE MOTIONS MOTION 1

To remove Rule 20 (m) – concerning the Standing Orders Committee – from the Union Constitution

The Motion was proposed by BOB RUSSELL CMD, Union Vice- President and Wessex Branch Secretary, who explained that the change would mean that the Standing Orders Committee would not be present at future annual meetings and that this would make very little difference given that all the work of the Standing Orders Committee is generally done prior to the meeting.

He added that the Union will still have a Standing Orders Committee on call, and it will be activated when necessary. He also pointed out that the change will save money.

The Motion was seconded by WYN WRIGHT CMD, NEC Member for South Wales and Monmouthshire Branch Secretary.

Motion 1 was passed.

#### MOTION 2

To remove Rule 11 (d) from the Union Constitution: "A club which shall supply alcohol to persons other than its own members and Associates shall be given notice by the Executive to discontinue such practice, and, unless it is forthwith discontinued, the club may be expelled from the Union in accordance with the provisions of sub-section (c) of this rule."

The Motion was proposed by

NATHAN CLARKE, NEC Member

for Leicestershire and Secretary of Groby Servicemen's Club, who explained that changes to the Licensing Act now allow the sale of alcohol to guests, thus rendering Rule 11 (d) obsolete.

The Motion was seconded by GEOFF FISHER, NEC Member for South East Midlands and Warwickshire and Chair of Warwickshire Branch and Grendon Working Men's Club.

Motion 2 was passed.

## PIOUS MOTION

### THE UNION PRESIDENT

explained that no binding vote would be taking place regarding this Motion and that it was a mechanism to allow delegates to discuss the future of the Union and share their ideas with the NEC.

### MARK FERGUSSON CMD

ACM, NEC Member for South Yorkshire, South Yorkshire Branch Secretary and Secretary of Brinsworth Social Club then gave a presentation on the need for radical reform of the Union to ensure its survival.

He said that the recent fee increases show clubs still value the Union's support, but financial sustainability is at risk and that the current structure may no longer be fit for purpose.

He argued that reforms must focus on cost efficiency without sacrificing services and that structural changes could include: Branch Consolidation (merging branches on a regional basis, e.g., North East, Midlands, South East, Northwest, etc.); Downsizing the NEC (fewer regional members serving alongside the Officers) and standardised accounting (all branches using the same accounting system in order to streamline finances).

Mr Fergusson recognised that there were some logistical and constitutional barriers to reform but stressed that reform is needed for the Union to survive and that members are urged to participate in shaping the future of the Union.

Delegates were then invited to comment on Union reform.

PETER SNELL ACM, Secretary of the Mildmay Club in London, said that he supports the CIU's need for reform and argued that a key area of focus should be the inefficient split between central administration and branch roles.

He highlighted confusion over tasks like membership cards, fee collection and reporting, suggesting an external review to streamline these functions first. Centralising admin where cheaper and more effective, he said, would clarify the Union's structure before any branch reorganisation.

Mr Snell contended that simply merging branches could lead to "ridiculously large" new areas which would risk losing their core purpose: local club support.

Instead, he proposed alternative engagement models, such as focus groups for struggling clubs.

He added that until the Union defines what branches should do by optimising admin efficiency, restructuring them prematurely could weaken member connections without solving inefficiencies.

### KENNETH D GREEN CMD

ACM, General Secretary of the Union, welcomed the comments of Mr Snell and stressed the democratic nature of the CIU in terms of any changes to its Constitution or structure.

### ALAN PRESTON, York City

Branch Secretary, acknowledged the need for reform but warned that merging branches could erode the "local touch" vital for member clubs, especially in widespread areas like his (stretching from Flamborough to Northallerton).

He shared practical challenges - like the chaos after his predecessor's death, where locked-away records and uncooperative banks and VAT officials created months of delays - to highlight risks of centralisation.

Mr Preston said that he doubted clubs would travel the long distances required to attend branch meetings in the new regional branches and noted that there is already existing resentment toward the CIU in some clubs.

He stressed that changes must preserve local engagement and ensure that local CIU representatives maintain the ability to demonstrate to clubs why they should remain members of the Union.

LES HEPWORTH CMD ACM,

Secretary of Heavy Woollen Branch, agreed that rapid reform was needed and agreed that consolidating the branches on a regional basis would help to stem the current financial losses being suffered at branches.

He suggested that a meeting of all the current branch secretaries be held to put their points of view to the NEC.

MARK HUMPHREYS of aerphilly Social Club and Member of the South Wales Branch Executive said he neither fully supported nor opposed the potential reforms highlighted in the presentation.

He highlighted the logistical challenges of merging branches, particularly the increased travel distances for delegates and potential loss of personal connections with clubs.

While acknowledging the need to cut costs, he argued that simply consolidating branches wouldn't address underlying financial issues.

He argued that struggling clubs would still be struggling even if placed in a new regional branch.

Mr Humphreys stressed the importance of maintaining face-to-face engagement with clubs, as he believes that the Union must remain visible and accessible to its members.

He advocated for modernising operations by embracing digital solutions like Zoom meetings to reduce travel expenses.

He pointed out that many delegates already use such technology in their daily lives, making virtual meetings a practical way forward.

However, he cautioned that the focus shouldn't just be on branch restructuring – the NEC's own expenditures are equally significant and must be scrutinised.

To conclude this item on the agenda,

THE GENERAL SECRETARY

stressed that reform of the Union was inevitable if the Union is to be saved and that input from the member clubs is vital to the process.

THE ADDRESS BY THE GENERAL SECRETARY, KENNETH D GREEN CMD ACM:

"Good morning, ladies and gentlemen. "I hope you enjoyed the trade show yesterday and were able to take something back to your clubs that will be useful in the future.

"I also hope those of you who went to the H&A Club for the showcase enjoyed the entertainment and hospitality shown by the club.

"I would like to take this opportunity to thank all at the club for allowing the union to hold the event and hope this will be the first of many over the coming years.

"And now back to the important reasons we are all here. As you will see from the Annual Report and the comprehensive speech from Uto, all is not rosy in the garden.

"As I hope you see from the presentation given by Mark Fergusson we need to do something to arrest the decline in both numbers of members and the finances of the Union going forward.

"As most of you are aware, the investments we hold in the stock market used to provide a safety net to the Union when we could rely on investment income to bolster the Union's financial future, however that is not the case now.

"I do not wish to be controversial, but it seems to be that all the trump cards are now in America!

"The rise in the Annual Fee sanctioned by you the members goes some way to achieve this goal but much more is needed.

"May I suggest if every club member took part in the monthly CIU National Lottery it would be of tremendous value and would keep the Union we have come to love and need, alive.

"There is also the Preferred Supplier list who are there to help so please use these as, of course, we derive an income from them.

"I know they are not always the cheapest at what they do or supply, but they do help the Union and its branches and how many suppliers out there give expert advice in times of trouble? Yes, they mainly run away when needed most.

"The advice freely given by the Union comes with costs and the income we derive from our clubs using Preferred Suppliers goes some way to help with this.

"And now to a most serious matter, which regular delegates at our conference will remember that I raise within every speech I have made in my tenure as General Secretary.

"I also make no apology for this as I think committees need to have arbitration at the forefront of their minds when it becomes necessary to discipline members.

"Most arbitrations do not have a good outcome for either the appellants or the club. When considering discipline for members, the club's own rule book must be followed to the letter.

"This issue is covered in a comprehensive manner at our ACM courses, and I urge delegates to attend a course and always to seek advice from the Union when making important decisions which could affect the club itself.

"Many times, a club has lost an The 161st Annual Meeting concluded with an address by General Secretary Kenneth D Green CMD ACM arbitration and the only fault, in their opinion, rests with the Union.

"Quite a few clubs have left the Union because they have lost an arbitration – albeit by their own hand by not following procedure and rules.

"Please be aware just because a court can sentence a person to a period of probation or fine or a suspended sentence, as a club you can only use the rule book to determine the outcome of a hearing.

"That is either a suspension for a period not exceeding 12 months or expulsion from membership.

"As previously suggested, please have one or two of the club's Management Committee trained in the club rules by attending an ACM course.

"If the whole Committee cannot attend a course, may I suggest that if a few committee members have received training, they are listened to at a hearing. Always follow procedures and the club rules.

“Many clubs have found themselves deregistered by the Financial Conduct Authority (FCA) over the last few years, many for their failure to submit annual returns and financial accounts on time.

“The FCA do not do this lightly, having written to clubs on at least three occasions before the ultimate removal from the register.

“One of the main reasons behind this procedure is the fact that in around 2016, the FCA decided not to charge a fee for registration and at the same time decided not to send reminders to clubs to send in their returns.

“This, along with changes in secretaries and committees, led to a perfect storm.

“Once a club has been deregistered, they are not allowed to re-register without jumping through several hoops such as changing the name of the club and giving reasonable explanations as to why they were deregistered in the first place.

“The Union’s Rules Department can help with this process, but it is far from being instant.

“If you are in the process of things such as changing suppliers or having new equipment installed or selling land or buildings, you may find a legal obstacle has been put in place because your club cannot be found on the Companies House register and as a legal entity you do not exist.

“I hope we all realise the complexity of managing clubs, but I still believe well-run clubs will still be a part of British culture when I am long departed to the big club in the sky.

“In conclusion, I hope you do not leave here in a state of depression but return to your clubs and start the conversation with your members around Mark’s presentation and harvest the views and opinions on how we will prolong our great Union and way of life.

“Thank you for listening and have a safe journey home and we all hope to see you next year with some positive and helpful ways forward.”

***THE PRESIDENT declared the Annual Meeting closed.***