

MCG Officer's Reports 2025-2026

Please find herein the reports of the various club officers for the period April 2025 to April 2026, unless otherwise stated.

Secretary's report

Bill Chadwick writes:

Membership is currently 115, about the same as 2025.

We hold our routine trustee meetings about once every two months or so, on weekday evenings, using Microsoft Teams. Our meetings cover formal business such as membership transfers etc. as well as pressing cottage and equipment issues, investments and finance monitoring and so on. The minutes of our meetings are posted on the member's area of our web site for all to see.

By the time of the AGM, we hope to have closed our old Charity. As of 12th March 2026, bank accounts linked to our old charity have been emptied. The Land Registry have finally completed the registration of the MCG CIO as the owner of our cottage. We are just waiting for Ben Cooper to confirm that all our investments are now linked with our new bank account.

During the year we have updated our internet connection to use the 4G mobile system. This is now much faster than we had from our old ADSL landline connection. We have ported our old telephone number to a VoIP service over the 4G connection, so are ready for the upcoming PSTN switch off. As well as being faster, the new services will be cheaper.

Having amended our constitution at the 2025 AGM to permit exclusive use bookings, we have had two such booking and several enquiries. It may be that we need to reconsider charging exclusive users for all 30 beds, especially mid-week. Members can access the tackle store and drying room during an exclusive use booking.

Many thanks to Tom Harrison for his hard work on our accounts and the examiners Steve Porter and Linda Milne for their checking of them. Tom has also done sterling work producing a new, modern looking web site for us, as well as an online membership and accounting system, which considerably eases our administrative burden.

Kay Matthews has produced two great editions of MCG News.

Jason Kirby continues to work hard to keep the cottage running smoothly. The big topic coming into this year's AGM is Fire Safety. Jason has worked with MCG member Rob Davis to conduct a fire risk assessment. This has revealed that we need to make significant investments to bring our property up to the required, post Grenfell, standards. A cottage work weekend was held in February.

Mark Edwards has yet again been busy recruiting several new members and we have made up some new Full members. Mark's efforts in this area are most important in maintaining the youth and vigour of the MCG – thankyou Mark.

During the year, we have had several great socials and meals organised by Dan Matthews, including a superbly catered Xmas dinner.

On the digging front, 2025-2026 has seen some great progress in Stainsby's shaft. There now looks to be a good chance it will link to Upper Flood before I am 70!

Finally, 9 years as secretary will probably be enough. I might not stand next year, as I am increasingly busy with a growing number of grandchildren.

Treasurer's report

Tom Harrison writes:

TREASURER'S REPORT FOR 2025

Mendip Caving Group • CIO: 1197325

Summary

2025 brought a surplus of **£773.57**. The group's "non-investment" funds stand at **£37,443** at year end, continuing to provide a solid financial foundation for the club. We have a large expense coming up which our cottage warden will discuss.

I see no need to adjust the bed night fees or membership cost for 2027 at this time. However, I think that we might need to look at a small increase in 2027 for 2028. Particularly, if utility costs continue to rise or if we have a reduction in member numbers or bed nights over 2026.

For 2025, Guest bed night income rose strongly to **£3,132** — up from £1,748 in 2024 — reflecting a very positive year for cottage occupancy. Member bed night income was £1,670, somewhat below 2024's £1,935. Day use fees remained broadly stable.

Membership income rose slightly to **£4,378** (2024: £4,274), reflecting a broadly stable membership base.

Investment income — dividends and interest — totalled **£1,328**, slightly below 2024's £1,154 on a like-for-like basis.

On the expenditure side, **Maintenance & Improvements** was the largest single cost at £3,184, significantly up from £1,145 in 2024. This was primarily due to fire safety related costs. Gas costs rose to £1,816 (2024: £1,387), and insurance increased modestly to £1,530 (2024: £1,460). The Christmas Dinner produced a surplus of £93.

With the 70th Anniversary Dinner in 2024 being a large one-off event, a like-for-like comparison shows the group's underlying surplus broadly in line with prior years.

As well as looking after the MCG finances, I was also able to update the **website** with some modernisation to allow simpler process for membership management, new forms for potential members and a **Member's Area** with what I hope are useful resources. Any suggestions welcome!

Furthermore, I was able to create a **Membership Database** and **Accounts Processing Manager** to help with renewals and updating member details, as well as with reconciling the accounts. Details are held securely via a Google database called firebase which is fully secure and encrypted and offers better security than the databases and spreadsheets we used previously.

The old HSBC current account has been replaced with a Natwest Account and I hope that the HSBC account will have been closed by the AGM.

Tom Harrison MCG Treasurer

Financial Report for 2025

MENDIP CAVING GROUP	Notes	Year to 31.12.2025	Year to 31.12.2024	Change
INCOME ACCOUNT				
Total Cottage Income:		£ 5,201	£ 3,877	+34%
Member Bed Nights	A	£ 1,670	£ 1,935	-14%
Guest Bed Nights	B	£ 3,132	£ 1,748	+79%
Day Use Fees	C	£ 229	£ 129	+78%
Prior Year Bed Nights / Deposits		£ 90	£ 24	
Key Fob & Other Cottage Income		£ 80	£ 41	
Total General Income:		£ 7,408	£ 11,990	-38%
<i>Note: 2024 figure included one-off 70th Anniversary Dinner income of £5,031</i>				
Subscriptions	D	£ 4,378	£ 4,274	+2%

Donations	E	£ 840	£ 184	+356%
Christmas Dinner		£ 550	£ 486	+13%
Kit Loan	H	£ 285	£ 182	+57%
Dividend Income	G	£ 919	£ 685	+34%
Interest	G	£ 408	£ 469	-13%
Shop & Social	F	£ 27	£ 538	-95%
70th Anniversary Dinner		—	£ 5,031	
Newsletter & Other General		—	£ 142	

Total Restricted Income:		£ 2,771	£ 1,897	+46%
BCA Subscriptions Collected	I	£ 2,765	£ 1,897	+46%
Upper Flood Donation	J	£ 6	—	

TOTAL INCOME

£ 15,380

£ 17,764

EXPENDITURE ACCOUNT

Total Cottage Expenditure:

£ 10,483

£ 7,476

+40%

Maintenance & Improvements

L

£ 3,184

£ 1,145

+178%

MENDIP CAVING GROUP

Notes

Year to
31.12.2025

Year to
31.12.2024

Change

Gas

£ 1,816

£ 1,387

+31%

Insurance

K

£ 1,530

£ 1,460

+5%

Business Rates

£ 998

£ 1,000

0%

Refuse

£ 899

£ 1,066

-16%

Electricity

£ 758

£ 535

+42%

Water

£ 562

£ 528

+6%

Telephone & Internet

M

£ 466

£ 337

+38%

Website	N	£ 242	£ 341	-29%
SumUp Fee	O	£ 30	£ 18	+67%

Total General Expenditure:		£ 1,358	£ 7,174	-81%
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Note: 2024 figure included one-off 70th Anniversary Dinner expenditure of £5,334

Christmas Dinner		£ 457	£ 353	+29%
Newsletter Printing & Postage	Q	£ 289	£ 422	-32%
Library & Membership Admin	P	£ 284	£ 226	+26%
Donation		£ 111	—	
BCA Club Membership		£ 108	£ 85	+27%
Bank Fees		£ 44	—	
CCC Membership		£ 30	£ 30	0%
Other Expenditure		£ 36	£ 413	-91%
70th Anniversary Dinner		—	£ 5,334	

Total Restricted Expenditure:		£ 2,063	£ 1,762	+17%
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BCA Subscriptions Paid to BCA	R	£ 2,063	£ 1,762	+17%
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TOTAL EXPENDITURE		£ 13,904	£ 16,412	
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Surplus for the Year		£ 774	£ 1,013	-24%
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Note: Total Income and Total Expenditure above include BCA subscriptions collected and paid on behalf of members (pass-through funds). The surplus reflects the true I&E position after removing this pass-through.

CASH FUND MOVEMENT

Cash Funds at Start of Year		£ 35,975	£ 34,624	
MENDIP CAVING GROUP	Notes	Year to 31.12.2025	Year to 31.12.2024	Change

Net Movement in Year		£ 1,468	£ 1,351	
Cash Funds at End of Year		£ 37,443	£ 35,975	+4%

BALANCE SHEET – as at 31 December 2025

Total Cash Assets:			£ 37,443	
Unrestricted Funds:			£ 35,232	
HSBC Current Account		£ 18,258		
Natwest Current Account		£ 9,474		
COIF Charities Deposit Fund		£ 8,967		
SumUp		£ 395		
Cash / Petty Cash		£ 349		
HSBC Savings Account		£ 1		

Restricted Funds:		Restricted		
Restricted – Cottage Fund		£ 972		
Restricted – Upper Flood		£ 13		

Liabilities:	S	Liability		
BCA Subscriptions Held (owed to BCA)	T	£ 2,038		
Hut Deposit Control		£ 173		

Assets Retained for Charity's Own Use	R			
Cottage – Building (est.)		£ 475,000		
Cottage – Contents (est.)		£ 92,500		

Notes

Income

A & B – Member and Guest Bed Nights

Revenue from overnight stays at the cottage. Guest bed night income rose significantly in 2025.

C – Day Use Fees

Day use donations collected from the shower donation box and via the SumUp card reader. Please remember to pay your day use fee if you visit the cottage without staying overnight.

D – Subscriptions

Membership subscriptions are mostly received in December and January; the annual accounts to year end therefore do not fully reflect the amount collected for the current year's memberships.

E – Donations

Donation income rose significantly in 2025, boosted by the club raffle and a number of auctions of donated caving equipment. These activities raised considerably more than in prior years.

F – Shop & Social

Cash or card donations received at member social events.

G – Investment Income

Interest of £408 received on cash deposits (primarily the COIF Charities Deposit Fund) and dividend income of £919 from the investment portfolio. Further details on individual investment fund performance to be added.

H – Kit Loan

Includes deposits for equipment hire (refundable against membership fee).

I – BCA Subscriptions Collected

Individual BCA membership subscriptions collected by the MCG on behalf of the British Caving Association. These are pass-through funds; amounts collected in excess of payments made in the year are carried forward as a liability.

J – Upper Flood Donation (Restricted)

Restricted donation received for the Upper Flood project.

Expenditure

K – Insurance

Cottage building and contents insurance premium.

L – Maintenance & Improvements

Maintenance and improvement costs in 2025 included significant fire safety and compliance work: fire alarm servicing and repairs (£152), alarm and fire safety works including a risk assessment

(£1,324), and extinguisher checks and service (£192), totalling £1,668. Electrical work came to £1,082. The remainder covered minor repairs, a replacement microwave and a new modem. See also the Cottage Warden's report.

M – Telephone & Internet

Costs are temporarily higher in 2025 as the cottage transitioned to a new 4G internet connection. For the final months of the year both the old and new providers were being paid simultaneously. The upgrade has improved speeds from 2–8 Mbps to around 40 Mbps. From January 2026, costs will reduce as the previous provider contract has been cancelled.

N – Website

Website costs are down in 2025 following the launch of the new WordPress site, which operates at a lower annual cost than the previous platform.

O – SumUp Fee

Card machine transaction fee.

P – Newsletter Printing & Postage

Costs for newsletter printing and postage, including newsletter exchange.

Q – Library & Membership Admin

Books, postage and other costs for membership cards and renewals.

R – BCA Subscriptions Paid

Payment of individual BCA membership subscriptions to the British Caving Association.

S – Assets Retained for Own Use

Estimated building and contents replacement costs, as well as value of land. A professional assessment would be required for a fully accurate valuation.

T – BCA Subscriptions Held (Liability)

Money currently held in MCG accounts owed to the BCA for 2025 memberships. This has been paid to BCA in 2026.

Investment report

This report covers the calendar year 2025.

Ben Cooper writes:

Tackle Master

Ed Ford writes:

Cottage Warden

Jason Kirby writes:

Cottage Warden

AGM 2026 end of year report

Another year has passed at MCG. Just a quick introduction for the newer members. My name is Jason Kirby. I'm the cottage warden at MCG.

Quick summary of progress this year.

Steve Church has done amazing work as usual on the electric upgrades, including changing our electricity consumer unit to a modern, metal one, that complies with the latest regulations. He has also done some other work including clipping of the trunking. This is all work done in the background to improve our fire safety rating. I have improved some other bits and bobs around the cottage working alongside Russ. We have made turning off the water supply outside a little simpler which should avoid any further floods. I have also changed one toilet for a new one. I have instructed a contractor to flu line our chimney and install a new more efficient fire as the old one failed its assessment inspection. This work should hopefully have been carried out in time for the AGM and we should all be sitting next to a nice warm fire right now.

On a more serious note, some of you may have heard about me conducting a fire risk assessment for MCG. This work was carried out by myself and MCG member Rob Davis, a retired fire chief officer for our area, with the help of Becky Vials. We identified some troubling key factors where we have weaknesses in our defense against a fire. This includes the bedroom doors, the lounge, the staircase, and the library door. The lounge itself is high risk due to the fact we have open flames. The kitchen is

also high risk again due to the fact we have open flames. The library is high risk because we have computers and door entry systems on charge and heating systems to keep our books in good condition. Under the stairs we have a distribution board which means the staircase becomes a risk area. There is one further risk area and that is where we charge batteries. I'm sure that does not need explanation.

In accordance with 2026 fire regulations, we have a duty of care as charity trustees, to make the cottage as safe as possible for members and guests. We are duty-bound by law to provide fire doors in the vulnerable areas that have been highlighted I have already begun hunting down an approved fire door installer that is licensed to carry out this work. I am exploring all possible avenues regarding keeping the costs down as low as possible. However, fire-doors are expensive but essential and we unfortunately have no choice. We must spend money to make the building safe for you all. It's difficult to give you an exact figure currently, but I estimate the cost per door to be somewhere between £700 and £1,500 each.

Social Secretary

Dan Matthews writes:

Caving Secretary

Mark Edwards writes:

It has been a fairly standard year, seeing plenty of caving trips over forty on Tuesday evenings and a similar amount on club weekends and other days. Twenty-nine newbies have experienced caving with the club, and as of the end of 2025 we had eleven new members.

Club members have visited other areas of the UK including South Wales, Yorkshire and the Peaks.

Digging has continued most notably in Stainsby's with various breakthroughs.

A number of probationers have transitioned to full members.

Thanks very much to Robbin Harris for helping out on Tuesday nights especially with the S.R.T training.

Editor

Librarian