

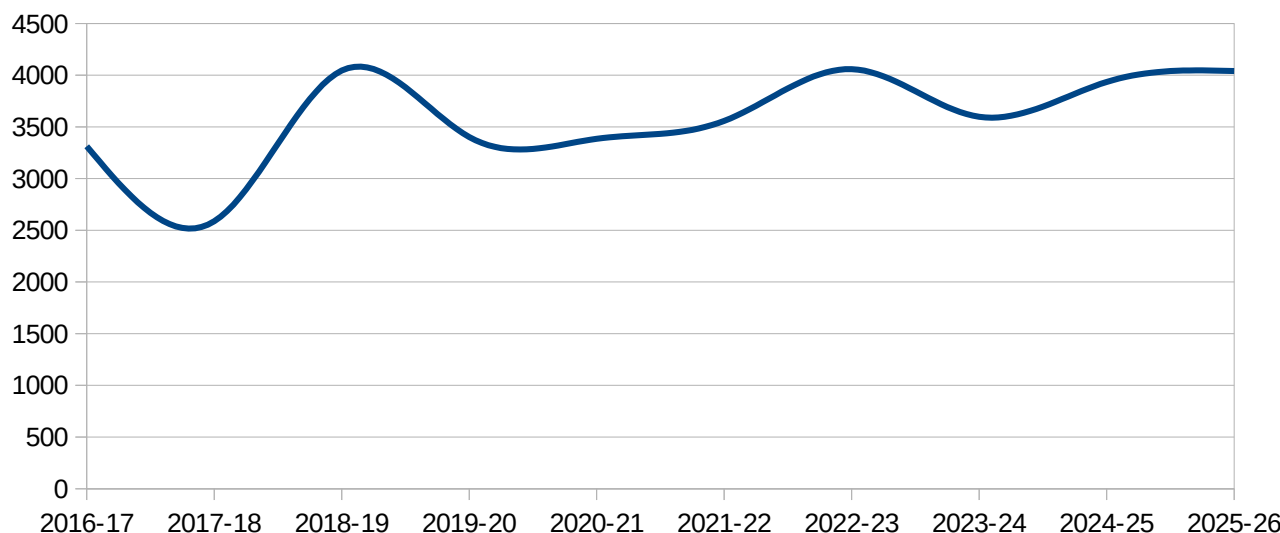
Ebor Morris – Treasurer's Report 2025-26.

Overview:

Financially, we are still very healthy - one could almost go so far as to say embarrassingly so !

	Sept 2025	Sept 2026	
Cash on hand	35.73	9.11	
Bank Account	3898.90	4027.28	
Total	3934.63	4036.39	Year-end result : Net Surplus £ 101.76

The graph below shows how the state of our finances has changed over the last 10 years:



Despite calls at previous AGMs, there have still been no suggestions as to what we can legitimately spend it on - and by "*legitimately*" I don't just mean more ROTBs and more curries. There have also been no offers of "*lightly organised trips*" as per last years AGM motion 9b. Until we have something to spend it on, it will probably continue to increase. If you do have any ideas then now is the time, but here are a few points to bear in mind before you start shouting ideas out:

- a) Timing: Within or avoid school holidays ? This may affect both the cost and who can or cannot go.
- b) Lead time: These things can take longer to organise that you might imagine. We could already be looking at 2028 rather than 2027.
- c) Ownership: Don't just suggest something, then expect everyone else to do it all for you.

If you suggest something then it should be "*your baby*", so **you** should at least have looked into it, and then be prepared to take some ownership.

Finally, if we do ever succeed in organising anything and you say that you want to go, **then F.F.S keep the dates free !!** [..pardon my french..] You shouldn't be changing your mind a couple of weeks before the event just because you've realised that you've double-booked the date ! Remember, this seems to be what happened at Seahouses in 2024-25...

Income:

Collections:

1) The New Year danceout: This was held at The Phoenix on Sunday 4th January.

As with previous years we did not provide lunch, so this event cost us nothing. We collected **£18.11**

This event is not primarily done for the collection, but for our own enjoyment - and everyone seems to enjoy it as it is always well attended.

2) The Day of Dance: This was held on Saturday 13th June.

There were issues with the possible non-availability of dance spots, and the Bagman will have more say more about what this means for the future of the DoD. Despite a forecast for possible showers which didn't materialise, a good day was had. The other teams present told us that they enjoyed it too. We collected **£348.75** which was somewhat better than last year's £267.79

3) Monday nights: Monday nights are our most important **regular** income stream.

Year	Nights danced	Total collected	Average
2022	8	649.14	81.14
2023	9	579.13	64.38
2024	8	671.38	83.92
2025	13	1059.23	81.48
2026	12	895.71	74.64

Average collections this year are somewhat down on previous years, though not quite as badly down as the unexplained dip in 2023. There were a couple of very good nights, but my gut feeling was that the crowds generally seemed a bit smaller than in previous years. Perhaps the so-called "*cost of living crisis*" also meant that the crowds that were there were somewhat less forthcoming with money...

Of the possible 13 nights that we could have done, we lost only one - Mon 1st June, due to rain.

We also 'bagged' for Mon 17th August, and as we had enough men we decided to do it. However, given the forecast for rain and the overcast conditions which would result in the earlier loss of what light there would be, we decided to cancel.

From a purely collecting point of view, I think we should include all the August Mondays [except the Bank Holiday] as regular spots. We should then bag them in the usual way rather than simply excluding them. Yes, I appreciate that the light is fading earlier, but we could do just one longer set instead of two, and maybe start at 7:30pm instead of 7:45pm during the whole of August. The August Mondays that we do usually do, have above-average collections. See **Appendix 1**

As always, thanks must go to those men who could be bothered to take the hat round.

There was also a larger than usual "Oddments and Foreign notes" entry of **£117.60**

I usually keep any exchangeable foreign notes [eg: Euros, US dollars etc..] until the end of the season, then exchange them all at once.

This year, in such notes we collected 15 Euros, 4 US dollars, 150 Turkish Lira and 20 Chinese Yuan, equivalent to **£26.66**

Foreign coins are not exchangeable, so all except the euros go in an old "*Uncle Joe's Mintballs*" tin. The euro coins I keep separate, and they build up year-on-year. This year alone, we collected **€16.64** in mixed euro coins. We also got 2 US dimes, a Czech 2 Koruna coin, a "Stink Brothers Ltd." launderette token and a "Cristiano Ronaldo" coin from the Manchester United Museum - whatever that may be !

This year, I was able to swap **€100** of those previously collected €2 & €1 coins for €100 in euro notes which I was then able to exchange.

I still have a lot of small euro coins, so if there is anyone who regularly travels to "*Euroland*" and feels they could get rid of a large number of low denomination euro coins, then please let me know. The only other real alternative is to give them to a charity shop. See **Appendix 2**

4) The Walls Tour: This was arranged for Sunday 3rd May.

The weather forecast shortly beforehand was for persistent rain. For once, the forecast was right and the rain did materialise, so the Walls Tour was cancelled.

There then followed a somewhat heated discussion on the "*WhatsApp*" group as whether to move it to either the following day [Monday 4th May], to the following week [Sunday 10th May] or to some other date later in the year - none of which happened.

As this event is very popular and is done primarily for own enjoyment, maybe we should have a backup plan in place for just this situation.

Paid bookings:

We have had only one paid booking in this year's account:

York Mela: This took place in The Museum Gardens on 17th May, for which we received **£250.00**

As we were already in town and in kit, we decided to do another short ad-hoc spot in Exhibition Square, where we collected another **£20.86**

The **Hartlepool** booking on Sat 3rd October and any consequent travel expenses will have to appear in next year's accounts as these accounts were closed on 28th September to allow time for them to be finalised and sent out before the AGM.

Other miscellaneous income:

Cashback on the VM debit card £1.75: Each time we spend on the Virgin Money Debit card, we get a small amount of cashback - and **NO**, before anyone suggests it - that's not an excuse to have more ROTBs and more curries just to get more cashback !

Santander Interest £1.94: This was the outstanding interest due on the Santander Deposit account when we closed it in September 2025.

Repayment for drinks at The Curry £27.60: This is the money (~~extracted from~~) recovered from those men who put extra drinks on the Curry bill.

Testing the CR £1.00: After setting up the CR with the new VM account, I deposited **£1** of my own money by card just to confirm it was all working OK.

Deposits from men for events £180.00: This is the deposits taken for events such as The Curry and Leicester etc.

Costs:

Gratuities: This is what we spend on ourselves for our own enjoyment:

The Xmas Curry	452.60	17 men @ £25 per head = £425.00 plus £27.60 for some 'extra' drinks
Leicester Feast	240.00	8 men @ £30 per head
Three ROTB	132.76	Two at the 2025 AGM and one on 15 th June in lieu of the DoD.
	825.36	

It is worth noting that these three items together cost us **£ 825.36** which is not that far off the £895.71 we collected on all the Monday nights combined.

Extra drinks at the curry: Despite requests otherwise, additional drinks to the tune of £27.60 were added to the curry bill. I understand that this was at the request of the curryhouse rather than that of the individual men concerned.

Fortunately, as the bill was fully itemised, these extra payments were able to be identified and the money (~~extracted from~~) recovered from the gentlemen in question.

Travel expenses:

A recap: If travel expenses are to be paid for an event, then the maximum amount payable will be determined by the officers and notified in advance. For any expenses to be paid, the following should all apply:

- There must be at least 6 dancers and 1 musician at the event.
- The event must not be organised by Ebor Morris
- The Bag must not have paid out anything else for the event, such as accommodation or food.
- The event must be more than 25 miles by road from York Railway Station
- The person making the claim must have attended the event as either a dancer or as a musician.

It is the **claimant's** responsibility to make their claim within one calendar month of the date of the event by emailing The Treasurer. It is not The Treasurer's job to chase people up... and he won't !

For travel by car from York, the maximum amount payable will be that as notified by the officers.

For any member living closer to the destination than its distance from York, then they should only claim for the actual number of miles travelled.

Car parking will also be paid, and a ticket or receipt should be obtained wherever possible. A scan or photo of the ticket should be attached to the email.

If a physical ticket is not issued as increasingly seems to be the case, then I will accept a photo of the sign which specifies the parking charges.

Wherever possible *and practical*, those driving should also offer to take other men.

For travel by public transport, the amount payable is what was paid, but only up to the specified maximum.
To confirm what was paid, a scan or photo of your ticket or e-ticket should be attached to the email claim, showing what was paid.

Rail tickets: I believe that as of 1st April 2026 there have been some changes to the rules around refunds for rail tickets.
As I understand it [..though I may be wrong - do check the National Rail website..]

There is no refund available on an Advance ticket if cancelled, unless the train it is booked on is itself delayed or cancelled.
There is no refund available on a standard off-peak ticket if cancelled later than 23:59 the day before travel.

Ebor will not pay travel expenses to you if you buy a ticket but then don't turn up. It will then become your own responsibility to get your own refund - or not as the case may be, so just be aware of the terms & conditions of your ticket before you buy it.

Darlington, 11/4/26	102.40
Sheffield, 19/9/26	<u>132.07</u>
	<u>234.47</u>

Other expenditure:

1) Ongoing costs: These are costs which we need to pay each year to maintain the team.

Hut Rent to Sept 2026.	270.00	Paid up until the end of Aug 2026.
Website	196.75	£91.34 [hosting 2025-26] + £90.01 [hosting 2026-27] + £15.40 [domain name]
Morris Federation subscription	<u>30.00</u>	This automatically includes our public liability insurance.
	<u>496.75</u>	

The rent for the scout hut [£ 270.00] was paid up until the end of August 2026, so the 2026-27 payment will be due imminently.
The amount we paid this year was the same as last year, despite them having told us several years ago that it would increase year-on-year.
We will have to wait and see what they want to charge us this year, but even at £300, it is still good value compared to what we may have to pay elsewhere.

2) New fashionwear: As in the past, the men paid for their actual garments and The Bag paid to have the logo embroidered onto them.
Our previous supplier (APC Clothing) had been taken over by JSC Clothing, but fortunately they still had all the necessary files to add the logo.

Actual total cost of garments:	345.50	Includes VAT & delivery
Less payments received from men:	<u>-272.00</u>	
Net cost to The Bag:	<u>73.50</u>	

Due to a mix-up by the supplier, we still have one XL size embroidered fleecce, for which we did not pay anything.
Our order included a 2XL but they sent an XL by mistake. They accepted that it was their error, and as they couldn't really take it back once it had been embroidered, they said we could keep it for free. So, if anyone wants it, ask me. If more than one person asks, then it will go to the highest bidder.

3) Other miscellaneous costs: Other miscellaneous costs incurred included:

New Sticks	26.00	
Charges for use of the CR	4.36	
Santander bank charges	4.99	
Gifts	96.04	Tankard & engraving £56.00 + card £3.65 + Personalised tray £36.39

Card Reader charges £4.36: The Card Reader [CR] currently makes a charge of **1.69%** on every 'in-person' transaction made on a personal [ie: a non-business] debit or credit card. It can make higher charges [typically **2.5%**] on some other types of transaction, but we don't usually get these.

This **1.69%** fee also applies to card payments made to Ebor by men when paying for things like event deposits and shirts etc.
Under the provisions of the Payment Services Regulations (2018), it is actually illegal to make a surcharge to cover this cost. However, even if it wasn't actually illegal, I still don't think it would be worth the hassle of having to work out and add on a few extra pence to each card payment to cover this charge.
The CR is actually a rather convenient way to collect payments, and in my opinion it is worth the small charge.

Santander bank charges £4.99: We knew that Santander were going to introduce a charge of £4.99 per month from 1st October 2025 - which would have been £59.88 per year, or the approximate equivalent of the whole collection on one Monday night just to pay bank charges. This is why we agreed to change the bank account to Virgin Money at last years AGM.

The **£4.99** charge by Santander came about due to a *paperwork* delay in opening the VirginMoney account, because Santander themselves would not accept our attempt to use their account swapping service. This meant we had to do the whole thing manually which took a bit longer.

Swapping the bank account was a bit of a PITA despite what the banks would have you believe about their so called "*easy account swapping services*."
Santander even managed to close **my own personal current account** by mistake instead of closing the Ebor account, and that caused *me personally* a lot of problems. Hopefully, we won't need to go through all that again any time soon.

While I did have a few initial misgivings about the possibility of charges on the Virgin Account, having now successfully run the account for about a year, those misgivings are gone, and I have found that the account fits our needs perfectly well.

Pete Walker

27 Sept 2026