

Summary of Accounts

The accounts for the season 2010/11 up until end March 2011 are set out below. Further information on each significant item is detailed in the following sections.

Category		£ Season	Comment
Income	Amazon	321.25	
	Donations	54.00	
	Fundraising	66.67	
	Match Fees	6,436.51	
	Pay & Play	690.86	
	Subs	5,135.00	
	Sub Total	12,704.29	This is our normal operating revenue
	Annual Dinner	2,716.00	
Kit	1,820.30		
Total Income		17,240.59	
Expenditure	Affiliation	1,048.43	
	Awards	149.57	
	Coaching	1,600.00	
	Equipment	352.45	
	Fuel Reimbursement	1,141.50	Estimate based on actual mileage
	Insurance	112.67	
	Pitch Hire (Matches)	3,149.01	Could be higher – see below
	Pitch Hire (Pay & Play)	879.20	
	Pitch Hire (Training)	1,667.50	
	Teas	2,150.00	
	Umpires Fees	602.00	Could be lower - see below
	Umpires Registration	130.00	
	Umpires Training	30.00	
	Website	40.85	
	Sub Total	13,053.18	This is our normal operating cost
	Annual Dinner	2,628.00	
Kit	1,833.84		
Total Expenditure		17,515.02	
Result		-274.43	

Accounts Unknowns

Potential changes to the above numbers might be:

- I am currently querying some additional pitch hire invoices for sessions that we believe we did not book and a couple that we did book but did not use and did not cancel. This could increase costs for Pitch Hire (Matches).
- Reduction in Umpires Fees if some umpires do not claim their fees.

Bank Balance

The Men's bank has 3 accounts. This table shows the opening and closing balance together with the lowest mid-season balance.

Account	Balance 26 Aug 2010	Est Balance 26 Aug 2011	Mid-season Low Balance
Current Account	£2,964.18	£2,712.53	£513.36
Current Account #2	£22.78	£0.00	£0.00
Reserve Account	£1.00	£1.00	£1.00
Total	£2,987.96	£2,713.53	£514.36

The lowest balance is relevant as it shows that, if next season runs exactly the same as this one but we start with an opening balance of £300 lower than we did for 2010/11 then we would risk going overdrawn on our accounts.

Membership 2010/11

Membership numbers were down compared to 2010/11, especially Full Members, which made a significant difference in actual subs received compared to the forecast at the start of the season.

Type	2009/10	2010/11
Full	57	45
Unwaged	10	15
Part Season	0	2
Total	67	62

Six players played more than 3 games but did not pay subs (Harry Clayton, Phil Crowhurst, Matt Readman, Chris Rigge, Alex Stafford, Richard Yardley). Two players played less than 4 games but still paid subs (Mike Hendry, Rich Morgan, Kev Rowland).

Revenue from Subs was £5,135.00 for the season.

Player Availability

The Men's teams had 77 different players turn out over the season with 50 men playing 10 games or more. The average number of games played was 14 over the season.

Team	Games Played	Num Players Used	Num Playing 50%+ of games	Num Walkovers Conceded
M1	25	29	13	0
M2	24	37	11	0
M3	25	46	9	1
M4	17	39	4	3

For the 88 matches played, we used 31 double ups, of which 12 were for goalkeepers and 19 for outfield players. The worst turnouts were 6 Nov (6 double ups required) and 22 Jan (4 double ups).

Training Costs

We increased training costs over 2009/10 by paying for a second coach for the 2 hour session. Training costs are split 2/3 to 1/3 between Men's and Ladies' finances (apart from one session which was solely for Men). Costs for the Men's finances were as follows:

Type	Cost
Pitch Hire	£1,667.50
David Grammer	£833.33
Colin Hulett	£766.67
Total	£3,267.50

This does not count pre-season fitness which was funded by attendees.

Pitch Hire Costs

These are the 2010/11 costs (including VAT where charged) for each pitch.

Pitch	Cost per Hour	Cost per Match
Abbey	£47.10	£70.65
Catz	£34.04	£51.06
Leys	£50.00	£75.00
Perse Boys	£41.00	£61.50
Wilberforce Road	£42.00	£63.00

The Men's teams played 43 matches at Home so you can see that the difference between playing all those at, say, Wilberforce Rd compared to all at the Leys would be over £500, equivalent to £10 off the Annual Subs for each Full Member.

Cost of Playing Matches

This table shows the various costs associated with each team playing its league and friendly games this season. The Match Fees column uses the actual players for each match and calculates how much match fees should have been collected, taking into account doubling up (where the player is assumed to pay fees only to the higher club team) but not where a player may have offset umpiring fees. Fuel is calculated assuming 3 cars travel to each Away game. Match teas are assumed to be £50. Pitch hire is based on actual costs for each venue.

The various Affiliation and Registration Fees required to play League hockey are in the column "Annual Fees" (see separate section for details).

Team	Pitch Hire	Annual Fees	Umpires Fees	Teas	Fuel	Total Cost	Match Fees
M1	£865.80	£282.50	£168.00	£600.00	£327.00	£2,243.30	£1,990.00
M2	£728.01	£237.50	£154.00	£550.00	£397.50	£2,067.01	£1,816.00
M3	£900.90	£237.50	£182.00	£650.00	£286.50	£2,256.90	£1,909.00
M4	£504.30	£237.50	£98.00	£350.00	£106.50	£1,296.30	£805.00
TOTAL	£2,999.01	£995.00	£602.00	£2,150.00	£1,117.50	£7,863.51	£6,492.00

Collection of Match Fees

This table shows the calculation of what cash I calculate each team should have collected as match fees net of teas and fuel rebates. This Expected number takes into account doubling up and assumes that the person doubling up only pays a match fee to the higher club team.

Team	Expected	Actually Received	Difference	%age difference
M1	£1,063.00	£1,008.05	-£54.95	-5%
M2	£861.00	£901.24	+£40.24	+5%
M3	£972.50	£864.22	-£108.28	-11%
M4	£348.50	£290.00	-£58.50	-17%
TOTAL	£3,236.50	£3,063.51	-£172.99	-5%

Collection of match fees was pretty much as expected as it would be unrealistic to expect every penny to be accounted for and there may be more drivers / people offsetting Umpires Fees / higher teas costs at some venues which account for lower recovery of expected fees.

Of note is that the M2s collected more than might be expected; this could be due to the 2s using less cars than I assumed, or Ron using strong-arm tactics to get match fees off his players!

Amazon Commission

The club received commission at approx 5.5% from Amazon purchases as follows. The scheme started in March 2010 so we have 13 months worth in this year's figures.

Month	£ Spent	£ Commission
Mar 2010	£451.35	£24.80
Apr 2010	£811.25	£33.64
May 2010	£757.98	£41.71
Jun 2010	£400.92	£22.02
Jul 2010	£636.70	£35.02
Aug 2010	£595.59	£32.74
Sept 2010	£1,327.59	£54.56
Oct 2010	£771.09	£35.87
Nov 2010	£984.78	£59.10
Dec 2010	£1,229.91	£65.92
Jan 2011	£373.38	£20.59
Feb 2011	£408.07	£22.42
Mar 2011	£663.77	£33.48
Total	£9,412.38	£481.87

Commission is split 2/3 to 1/3 between Men's and Ladies' finances so the Men have earned £321.25

All members (and their family, friends etc) should be encouraged to buy any Amazon items though the link on the Club Website.

Fundraising / Donations

The Quiz Night raised £100 which was split 2/3 to 1/3 between Men's and Ladies' finances.

In addition Rob Barton and Bhav Viridi both donated their 2009 Umpiring Fees into Men's club funds.

Affiliation Fees & Other Costs

The club has to pay Affiliation and Registration fees per team in order to be able to play League hockey.

Type	Cost per Team	Cost for Men
Camb County Affiliation	£30.00	£120.00
Eastern Area Affiliation	£15.00	£60.00
East League Fee	£12.50	£50.00
England Hockey Affiliation	£180.00	£720.00
EH Vase Entry (M1 only)	£45.00	£45.00
Total	£237.50 M1 = £282.50	£995.00

There are also various other costs associated with running the club.

Type	Cost	Comment
Umpires Registration	£130.00	£5 per normal umpire; £10 per pool umpire
Umpires Training	£30.00	1 person this season
Insurance	£112.67	
Website	£48.00	Hosting
Annual Awards	£100.00	Estimated
Equipment	£352.45	Balls & some keepers kit

Pay and Play

Pay and Play was forecast to make a profit of about £150 over the year but since the move to Abbey (I don't have records for before then), looking at pitch hire payments made and money actually received it seems to be making a loss.

Type	Club	Men's Share
Pitch Hire	£1,318.80	£879.20
Cash Received	£1,036.30	£690.86
Balance	-£282.50	-£188.34

This takes into account about £315 currently held by JR and not yet paid in to the Treasurer.

Pay and Play numbers are split 2/3 to 1/3 between Men's and Ladies' finances so the estimated loss to the Men is around £200.

Conclusion is that the level of loss on Pay and Play attendance is not sustainable without making an adjustment to membership fees or cutting costs elsewhere.

Recommendations for 2011/12

I would suggest the following aims & assumptions for the 2011/12 budget which will set Subs and Match Fees.

- We aim to make a £500 profit over the season to rebuild club funds which have been depleted over recent years and are now putting us close to going into overdraft within season.
- We run Pay and Pay *strictly* as a no-loss item. Any week where insufficient players have committed up front to turn up should be cancelled. This means that at current pitch hire and fees we must have 18 players confirmed *in advance* for a session to go ahead. Suggest that a Doodle is used for this rather than having to track a lot of emails. All fees should then be treated in the same way as match fees: attendance & fees recorded each week and fees paid into the club account each month. Assumption is that it breaks even.
- Assume that all Umpires claim umpires' fees.
- Increase fuel rates for driving. We currently use a rate of approx 15p per mile but with fuel prices going up it is reasonable to increase the rate to 16½ p – a raise of 10%. Fuel payments were the rationale behind increasing the away match fee last season, so that fuel costs would be collected through match fees and paid to drivers by the club rather than expecting drivers to directly solicit contributions from their teammates or pay the fuel costs themselves.
- Assume no donations or fundraising but teas, pitch hire, insurance, affiliation etc all remain the same as 2010/11

Making those basic assumptions means that we need to find another £780 from cost savings / increases in Match Fees / increases in Subs. Here are 4 scenarios:

- (1) ***We increase Match Fees from £8 to £9 (£4 to £4.50 for Students) OR Subs from £100 to £115 (£35 to £40 for Students)***

Either of these increases in fees should cover the additional funds required so no reduction in expenditure in other areas such as training or coaching is necessary. However, increasing Subs does rely on maintaining the same level of membership.

- (2) ***We reduce training costs by keeping 2 coaches but cutting training time to 1 ½ hours .***

This cut in training costs funds all the required saving and so no change to fees is necessary.

- (3) ***We reduce training costs by keeping 2 hours of training but dropping the second coach.***

This cut in training costs also funds all the required saving and so no change to fees is necessary.

- (4) ***We reduce training costs by dropping the second coach AND cutting training time to 1 ½ hours .***

This cut would more than fund the required saving so we could also reduce Full Subs to £90 (keeping Students at £35)

None of these scenarios makes any allowance for increases in costs. Any increases, especially in major items of expenditure such as pitch hire, would affect these figures. For illustration a 5% increase in costs across the board (excluding Fuel which is already accounted for) would add over £500 to costs, thus pretty much reversing whatever we have achieved above.

Other Local Clubs' Fees

For comparison the 2010 rates at local clubs are as follows:

Club	Member Type	Annual Subs	Match Fee
Cambridge South	Full	£100	£8
	Student	£35	£4
Cambridge City	Full	£135	£10
	Student	£60	£7
St Ives	Full	£80	£8
	Student	£40	£5
Newmarket	Full	£80	£8
	Student	£45	£5
St Neots *	Full	£50	£10
	Student	£50	£6
Royston	Full	£85	£10
	Student	£50	£7
Horncastle	Full	£75	£5
	Student	£30	£3

* St Neots also charge £2 per training session or £30 for a season of training.

So if an average player pays subs, goes to training and plays 14 matches then the cost over a season would be:

Club	Full Member	Student
Cambridge City	£275	£158
Royston	£225	£148
St Neots	£220	£164
Cambridge South	£212	£91
Newmarket	£192	£115
St Ives	£192	£110
Horncastle	£145	£72
