Budget Proposal 2026-27

2025-26 Forecast at year end - Expenses				
Expenses	**Annual Budget**	**Actuals to April 2026**	**Forecast at year end**	**Variance to Budget**
Christmas Party	150.00	100.00	100.00	50.00
President's Night	200.00	200.00	200.00	0.00
Charter Night	200.00	0.00	100.00	100.00
Club Expenses	300.00	165.85	300.00	0.00
President's Expenses	200.00	0.00	100.00	100.00
Secretary's Expenses	20.00	0.00	0.00	20.00
Treasurer's Expenses	30.00	0.00	0.00	30.00
Membership	160.00	318.00	354.00	(194.00)
PR & Social Media	200.00	0.00	50.00	150.00
Interest	(60.00)	(55.69)	(80.00)	20.00
Speakers	300.00	297.00	350.00	(50.00)
Guests	160.00	0.00	160.00	0.00
Other	0.00	52.00	75.00	(75.00)
2025-26 Totals	**1,860.00**	**1,077.16**	**1,709.00**	**151.00**

Budget Proposal 2026-27

2025-26 Forecast at year end - income and expenditure				
Summary Income/Expenditure	**Annual Budget**	**Actuals to April 2026**	**Forecast at year end**	**Variance to Budget**
Opening Reserves (actual)	2,038.43	2,038.43	2,038.43	0.00
Total Income (membership fees)	5,040.00	4,944.00	4,944.00	(96.00)
RIBI fees	(3,010.00)	(3,078.32)	(3,078.32)	(68.32)
District fees	(525.00)	0.00	(510.00)	15.00
Expenses	(1,860.00)	(1,077.16)	(1,709.00)	151.00
Surplus/(Deficit)	(355.00)	788.52	(353.32)	1.68
2025-26 Closing Reserves	**1,683.43**	**2,826.95**	**1,685.11**	**1.68**

Budget Proposal 2026-27

Options Summary			
Fees Options considerd	**Option 1 - retain fees as 2025-26 reduce reserves**	**Option 2 - Increase fees to break even**	**Option 3 - live within our means and retain reserves**
Fees	144.00	156.00	144.00
2025-26 Closing Reserves	1,685.11	1,685.11	1,685.11
Total Income	5,040.00	5,460.00	5,040.00
RIBI fees	(3,045.00)	(3,045.00)	(3,045.00)
District fees	(595.00)	(595.00)	(595.00)
Club Admin budget	(1,710.00)	(1,710.00)	(1,400.00)
Impact on Reserves - Surplus/(Deficit)	(310.00)	110.00	0.00
2025-26 Closing Reserves	**1,375.11**	**1,795.11**	**1,685.11**

Option 1 retains fees as per 2026-26 but sees a further reduction in reserves of £350

Option 2 - increases fees for 2026-27 to balance the budget

Option 3 - retain fees as is but reduce expenses budget to £1400 to balance the books

Budget Proposal 2026-27

2026-27 Budget Proposal - Option 1 & 2 expenses		
Expenses	**Budget**	**Comment (changes to 2025-26)**
Christmas Party	150.00	
President's Night	300.00	Increased by £100
Charter Night	0.00	Removed
Club Expenses	300.00	
President's Expenses	200.00	
Secretary's Expenses	20.00	
Treasurer's Expenses	30.00	
Membership	160.00	
PR & Social Media	50.00	Reduced by £150
Interest	(60.00)	
Speakers	400.00	Increased by £100
Guests	160.00	
Other	0.00	
Total Admin Budget	**1,710.00**	

Planning baseline	**Budget**	**Comment**
Number of members	35	
Admin budget per member	48.86	
RGB&I subscription	87.00	Proposed, TBC
District Levy	17.00	Confirmed
Total costs per member	**152.86**	

Budget Proposal 2026-27

2026-27 Budget Proposal - Option 3 expenses		
Expenses	**Budget**	**Comment (changes to 2025-26)**
Christmas Party	0.00	Removed
President's Night	0.00	Removed
Charter Night	0.00	Removed
Club Expenses	300.00	
President's Expenses	200.00	
Secretary's Expenses	20.00	
Treasurer's Expenses	50.00	Increase by £20 (examiner costs)
Membership	200.00	Increase by £40
PR & Social Media	100.00	Reduced by £100
Interest	(60.00)	
Speakers	400.00	Increased by £100
Guests	160.00	
Other	30.00	
Total Admin Budget	**1,400.00**	

Planning baseline	**Budget**	**Comment**
Number of members	35	
Admin budget per member	40.00	
RGB&I subscription	87.00	Proposed, TBC
District Levy	17.00	Confirmed
Total costs per member	**144.00**	

Budget Proposal 2026-27

Prior Year fees and end-year reserves			
Year	**Fees**	**Expenses total**	**end Year Reserves**
2019-20	135.00	956.20	2,917.15
2020-21	120.00	639.29	3,759.86
2021-22	120.00	2,055.62	2,894.74
2022-23	120.00	1,189.41	2,922.82
2023-24	120.00	1,180.51	2,595.71
2024-25	120.00	1,357.95	2,038.43
2025-26 forecast year-end	144.00	1,709.00	1,685.11

Budget Proposal 2026-27

Options Summary - Option 4 added				
Fees Options considerd	**Option 1 - retain fees as 2025-26 reduce reserves**	**Option 2 - Increase fees to break even**	**Option 3 - live within our means and retain reserves**	**Option 4 - live within our means and reduce reserves**
Fees	144.00	156.00	144.00	132.00
2025-26 Closing Reserves	1,685.11	1,685.11	1,685.11	1,685.11
Total Income	5,040.00	5,460.00	5,040.00	4,620.00
RIBI fees	(3,045.00)	(3,045.00)	(3,045.00)	(3,045.00)
District fees	(595.00)	(595.00)	(595.00)	(595.00)
Club Admin budget	(1,710.00)	(1,710.00)	(1,400.00)	(1,400.00)
Impact on Reserves - Surplus/(Deficit)	(310.00)	110.00	0.00	(420.00)
2025-26 Closing Reserves	**1,375.11**	**1,795.11**	**1,685.11**	**1,265.11**

Option 1 retains fees as per 2026-26 but sees a further reduction in reserves of £350

Option 2 - increases fees for 2026-27 to balance the budget

Option 3 - retain fees as is but reduce expenses budget to £1400 to balance the books

Option 4 - reduce fees and reduce expenses and reduce reserves