

**Chelmsford Camera Club**  
**Annual General Meeting for the year 2020/2021**  
**To be held on-line.**  
**At 19.30 on Wednesday 26th May 2021**

**Those Present:**

Ray Lawrence, Barry Collin, Colin Birch, Clare Price, Brian Purdy, Mark Taylor, Andrew Pickess, Steve Marriott, John Storey, Bob Pollard, Mike Crack, Dave Clark, Mike Rose, David Whiteing, Brigitte Whiteing, Tom Plucinski, Brian Hayden, Melvyn Frewin, Pat Frewin, David Bishop, Chris Hackett, Alison Johnson, Trevor Sadowski, Bas Patel, Veronica Rice, Sally Freeman, Gary Woods, Ian McDonald, Jenny McDonald, Bruce Gray, Alec Fraser, David Heath, Graham Chorley, Paul Griffiths.

1. **Apologies for Absence** – Tony Cockrell, Rick Gill, Mike Leonard, Annie Ringland, Tom Peacock.
2. **Approval of the minutes** of the Annual General Meeting held on 26th August 2020.

There were no error or omissions . The acceptance of the minutes was proposed by Ray Laurence and seconded by Tom Plucinski and the minutes were approved unanimously with 27 votes for 0 votes against and 1 abstention.

3. **Matters arising** from those minutes.

a) Ray Lawrence to organise Broomfield Football Clubhouse visit, the hall to be set up as a camera club night and members invited to visit. A firm commitment must be made to Broomfield FC asap.

The visit took place and BFC have been given a firm commitment for us to move there in September 2021, Covid restrictions permitting.

**Action: Complete**

b) During the AGM approximately all the members voted to move CCC club night to a Thursday night, however this decision must be put to the remainder of the members. Vote to be sent out by Friday 9<sup>th</sup> October.

Members have voted to change the club night to a Thursday night.

**Action: Complete**

c) The members present were agreeable to set up a charging process for the zoom evenings, the committee must work out what is the best process, however it was felt that it was only the members that attend the zoom sessions should be the ones that paid.

The process that was decided upon involved taking a screen snapshot of the participating members, prior to the break in the zoom session. MC uses this snapshot as the definitive list of members that need to be charged and periodically sends out emails requesting payment.

**Action: Complete**

d) After the formal meeting, during the trophy presentations, Annie Ringland suggested that to save the Club money all winners of trophies should pay for their engraving.

This was considered but it was decided that it could be quite onerous for the more successful members, particularly if they were asked to organise it themselves, so no change is proposed.

#### **4. Treasurer's report and presentation and approval of the annual accounts.**

CB ask MC to comment on the Annual accounts.

MC said that he had circulated the Income and Expenses Report for the year ending March 2021 and there had been no comments from members.

The reports show in summary (see appendix 1 for full report) that the total sum in our bank and cash accounts is £7620 and the above report shows a deficit of £245.

He stated that the Current bank balance remains healthy and he proposed no change to membership and attendance fees for the next year. However, there was likely to be a deficit of between £1500 and £2000 at the end of the next Camera Club year.

CB thanked MC

There were no questions on the Treasurer's report.

Barry Colin proposed the approval of the Treasurer's report and Accounts and Trevor Sadowski seconded the proposal. The Treasurer's Report and Accounts were approved unanimously with 27 votes for, 0 votes against and 0 abstentions.

- 5. Officers' Reports:** Proposed by the President that the reports be dealt with in their entirety and then voted upon. This year all of the Officers' Reports have been emailed to members in advance so that they can read them prior to the AGM and have any questions they wish answered. There were no questions.

#### **See Appendix 1 for all the reports**

- 6. Members to vote on Officers' Reports.**  
Alison Johnson proposed the approval of all the Officers' Reports and David Clark seconded the proposal. The Officers' Reports were approved unanimously with 27 votes for, 0 votes against and 0 abstentions.

#### **7. Chairman's Report**

The chairman's report was read out by Ray Lawrence.

Good evening everyone.

It doesn't seem possible a year has passed since I last presented to the AGM of the club, and amid all the lockdowns, social distancing, am pleased the club has continued to operate in a fashion I believe we can all be proud of. Despite the fact movement has been limited, the quality of the images presented in the clubs competitions has been excellent, and as presented our participation in external competitions has seen the club enjoy success.

During the season we had to revert to PDI in terms of some of the print entries, and eventually, managed to book end the front and back of the season with prints, plus the annual awards. I believe the various trophy winners will be announced after the AGM, and a virtual presentation where Colin waves the appropriate trophy at the winner (s). In advance of this congratulations to the various winners, and more importantly to everyone who took part and competed during the year.

I would like to offer a huge vote of thanks to everyone who has regularly tuned into our Zoom evenings on Wednesdays, which have allowed us to attract a range of speakers and judges from geographies which would ordinarily be out of reach. On the subject of club evenings, a reminder for 2021/2022 season these will be moving to a Thursday, and the venue change to Broomfield Football Club. Whilst we believe all the I's have been dotted and T's have been crossed in relation to our new home, there will inevitably prove to be some learning experiences over the initial few weeks and we would request the memberships' patience.

In terms of Broomfield, our treasurer has addressed the fact the change of premises will reduce our bank balance by approximately £1000 over the year, but due to considerable prudence over many years we view this to be acceptable when suggesting membership on the evening remains fixed at the current rate of £2.00. However, we may approach the membership for the start of next season in regards an increase, and am reminded the current fee has remained unchanged for circa 10 years.

To deal with COVID and the possibility some may find it difficult to compete, we chose to freeze any relegations from the various groups, but still encouraged promotion, and during the year took the opportunity to modify the points required to remain in Level 1 by +2 in an effort to try and balance out the levels. We have also allowed time during the AGM for a general discussion in relation to the way we operate the competitions at the club. A circular message was sent over a month ago to the membership to consider for the evening, and as a members club we will be guided by the feedback received.

One of the committee is not standing for re election this year, and we owe a huge vote of thanks to Dave Clark who organised all the rotas for us for the front desk, refreshments, and meet and greet new members. Steve Marriott and Bas Patel have kindly volunteered to take on this responsibility for the club and we offer them our thanks in advance.

There is one final thing I would like to commend to the membership. We are immensely fortunate, myself included, to have a group of individuals whose selfless, commitment, effort and endeavour allow the club to operate as it does, and to Colin, Andrew, Clare, Mike, Mike, Ian, Mark, Sally and the selection groups, I, and on behalf of the club offer our unreserved appreciation.

The president thanked Ray Lawrence.

8. **Year 2021/2022 subscriptions:** The committee proposes that the 2021/2022 subscriptions should be held the same as last year. Annual membership £30, Concessionary membership £25, Family membership £50, Junior/Student membership in full time education under the age of 21 £10, Overseas Member £10, normal Thursday entrance fee £2.00. SIG Evening workshops £2.

BC asked when will we ask the members about an increase in subscriptions, MC replied at the next AGM.

Proposer and Seconder are not required as this proposal was proposed by the committee.

The 2021/2022 subscriptions are approved unanimously with 28 votes for, 0 votes against and 0 abstentions

**9. Membership Renewal:** Existing members are requested to rejoin by the end of the summer break as we are close to our maximum membership and would like to be able to offer places to new members in September.

**10. President's remarks.**

Ray has given us a comprehensive report on the year so there's not much to add. What I would like to say is thanks to a very good Chairman and Committee for keeping everything going successfully and to the members for sticking with us. David Clark is stepping down from the Committee so I would like to thank him for his five years of sterling service. Thank you, David.

So, for those who haven't been out taking pictures much recently, now is the time to get out and about with restrictions easing and the weather getting better. Finally, I'm really looking forward to seeing everyone in person at Broomfield Football Club in September, or even before if you can make one of the pub evenings.

**11. Election of the President.**

The meeting was then handed over to Ray Lawrence, the Chairman, to conduct this election.

Ray Lawrence proposed that Colin Birch be re-elected as President and it was seconded by Andrew Pickess, the vice Chairman.

Colin Birch was duly re-elected as President with 29 votes for, 0 votes against and 0 abstentions.

**12. Election of Officers and Ordinary Committee Members.**

The Officers and Committee members already proposed and seconded to form the new Committee are as follows:

Chairman	Ray Lawrence
Vice Chairman	Andrew Pickess
Secretary	Clare Price
Treasurer	Mike Crack
Programme Sec	Colin Birch
Competition Sec PDIs	Mark Taylor
Competition SecPrints	Ian McDonald
External Comp Sec	Sally Freeman
Webmaster	Andrew Pickess
Sound System	Mike Leonard

Steve Marriott proposed that the whole committee is re-elected and Seconded by Tom Plucinski

The new Committee is duly elected unanimously with 30 votes for, 0 votes against and 1 abstention.

**13. Election of Honorary Auditor.**

CB stated that Barry Collin has kindly agreed to continue as Honorary Auditor.

Brian Purdy proposed that Barry Collin will be our Honorary Auditor for the next year and Veronica Rice seconded the proposal.

Barry Collin was approved as Honorary Auditor unanimously with 29 votes for, 0 votes against and 1 abstention.

Colin Birch thanked Barry Collin.

#### **14. New Venue Update**

CB asked RL for an update on the situation.

RL said that, at the last AGM, the new venue of Broomfield Football Club (BFC) had been found by Mike Crack who started the dialogue with BFC. A physical preview evening was held together with a zoom visit. The venue ticked all the boxes for what was required by Chelmsford Camera Club but the contract could not be initially be finalised due to the Covid restrictions. Some weeks later Ray Lawrence, Mike Crack and Clare Price met at BFC and the contract and a block booking was finalised with Thursday night, 2<sup>nd</sup> September starting a new chapter in the CCC's history. We believe that this is the best value we can find in the area.

RL asked the members to be patient for the first few weeks whilst any teething troubles were settled but he felt that it was the right move for CCC.

CB thanked RL and asked if there were any questions?

VR asked if we would be increasing the membership. RL said that the room had been tested with 60 people but CCC's average attendance was 45 – 50. Therefore he didn't foresee CCC increasing the membership. BG said that CCC should not get much bigger due to the number of competition entries.

AJ asked what would be happening about SIG (Special Interest Groups)? RL replied that they would probably take place on a Wednesday and via Zoom which would allow more than 1 group to take place per month, allowing members to attend more than one session. Nothing concrete had been decided but RL would consult the members before doing anything on this matter.

#### **Action: RL**

MC commented that if SIG was held at BFC then CCC would have to charge extra.

AJ commented that SIGs were held in separate rooms in the Great Baddow premises and wondered if there were any other cheaper premises for SIGs. CB answered that CCC must consider all venue possibilities.

#### **Action: The committee**

BC Asked whether during lockdown the zoom attendance had been lower than at the Mill. MC replied that at the Mill we could get 45-50 attendees but last year on zoom there was about 40 attendees. MC continued that BFC is £28 per evening above the cost of the Mill's going rate.

**15. Competitions:-** Changing the direction of Competitions – Voting on keeping the status quo or the introduction of more themed competitions, as per Ray Lawrence's email to members.

RL stated that before he became chairman there were grumbles and suggestions of similar type of images . He felt that this was because nearly all the competitions were open ones. He didn't mind which way the members vote as it is their club so we can keep the 5 open and 1 themed image competition or try an alternative of 3 open and 3 themes (broad subject matter).

CB thanked RL for his summary.

We have received a letter from John Shears arguing that, on balance, he would prefer to stick with the existing approach. But there is the opportunity now to ask questions or put forward points of view on this issue.

TP's opinion was that he liked variety. However, he felt that the best photographers were the ones that specialised and he questioned whether the new themes would result in fewer entries for that very reason, for example he said he was no good at wildlife, therefore he had no interest in it.

BC commented that some competition entries don't fit the theme, competition secretaries don't want to upset the members and the judge then thinks 'well the competition secretary allowed this entry, so I'll mark it'. BC feel that the competition secretaries must get back to the members and discuss any dubious entry.

MF agreed with TP and BC. He went on to say that he doesn't like themed competitions and numbers of entries do tend to fall for these competitions. The majority of prints are not usable to external competitions for the rest of the year, so he thinks that this isn't good for the club and people have their own style.

AJ stated that if we have more specific genres then the judges need to know more about these genres.

BP took a different view point, he likes themes and enjoy doing something different. He suggested for the first year having 1 broad theme which increased to 2 themes the next year etc.

Now that we have heard some of the arguments it is time to put it to a vote, so please vote for or against the proposal to introduce more themes to the league competitions.

The result is that members have voted in favour of retaining the status quo by a margin of 20 votes to 11 votes with 0 abstentions.

The status quo will be maintained.

**16. AOB**

- a) Discussion on questions from members – There were none

Meeting finished at 20.30.

**Image of the Year.**

Following the votes by members who attended the Annual Awards evening last week, the result is as follows:

Cream Crackered, the best PDI by Brian Purdy - 9 votes

Touch of Lilac, the best Print by Pat Frewin - 8 votes

So Cream Crackered is declared the Image of the Year - congratulations, Brian. The President's Cup is being engraved at this very minute.

### **The League Awards**

Well, you already know this as it's on the website but this is usually when we actually present the trophies. Not possible this year due a) the pandemic, and b) the fact that they're all at the engravers along with Brian's cup and the Photographer of the Year trophy.

#### **Print League**

Level 1 Winner - Mike Rose with a perfect score of 100 points - Cleaver Cup

2nd - Pat Frewin on 98 points

3rd - Alison Johnson and Colin Birch on 96 points

Level 2 Winners - Deniz Elmas and Ray Lawrence on 95 points - Gray's Cup

3rd - Jose Dechamps on 93 points

Level 3 Winner - Steve Marriott with 36 points - Encouragement Cup (Graham Anderson)

No further competition

#### **PDI League**

Level 1 Winner - Ray Lawrence on 98 points - Digital Trophy (Simon Bromwich)

2nd - Mike Crack and Colin Birch on 97 points

Level 2 Winner - Mike Rose on 96 points - Club cup

2nd - Chris Hackett and John Shears on 94 points

Level 3 Winner - Bas Patel on 95 points - Club cup

2nd - Keith Brown on 94 points

3rd - Alison Garrett on 87 points

It's quite a slog over the whole season so congratulations to everyone who took part. .

### **Photographer of the Year Award**

Those of you who follow these things may have worked out who has won but it was extremely close this year with the top three places being decided on the final competition. So...

Third Place - there was no third place

Second place - there was a tie with both members on 334 points - Ray Lawrence and Colin Birch

First Place on 336 points - Pat Frewin

Congratulations, Pat. There's a lot of hard work there!

### **The Nice cup**

This was presented to the Club by Ron Nice in 1974 and is awarded to the member who has made an outstanding contribution to the Club over the past year. The winner is chosen by the President, Chairman and Secretary and in this, the strangest of years, we have awarded it to someone who has responded extremely well to the challenges, both technical and commitment, making sure that everything works well for the members. This applies to ensuring that Zoom and all its facilities work as they should, the judges have something to judge and that the more difficult things like AVs can be developed and shown. I think it's pretty clear by now that it is Andrew Pickess who has been awarded the Nice Cup. Congratulations, Andrew and thanks for all the work you have put in.

A few words were mentioned about the summer program (subject to Covid restrictions).

a. Phototrek – out and about

b. summer speakers – June 9<sup>th</sup> Lee filters, June 23<sup>rd</sup> Harry Wheeler-Brand – Coastal Landscape of East Anglia, July 7<sup>th</sup> Ashley Franklin – From a snapper to a profession photographer.

Talks to be confirmed over the next week.

SIG wildlife – possible outing

Pub evening : 21<sup>st</sup> June

Ray finished the evening by thanking everyone, including his committee, with a particular thanks to AP his vice chairman. He said there he had done so much work behind the scenes .

CB noted that this part of the evening finished at 20.48



**Appendix 1**  
Programme Secretary's Report 2020-21: Colin Birch

This year's programme was rewritten several times to cope with our changing understanding of how the pandemic restrictions may unfold. However, in the end, the whole season was conducted online. It's not the same as meeting physically but there are advantages like being able to host speakers from afar like Colin Harrison. Most of our judges and speakers had become practiced at Zoom meetings so they generally worked well.

Over the summer we plan to offer some remote speakers, taking advantage of working online. Then next season's programme is based on physical meetings but with a fall-back position of working online should the need arise. I am including a couple of remote speakers such as Jane Odell as well to increase the variety.

It has become the norm to have to react to changing situations but there will be a good baseline programme to work with so hopefully it shouldn't need to change very much.

## Print Secretary Report – Ian McDonald

Firstly, I would like to thank all those that have helped and supported me during my first year as Print Secretary, it really is appreciated.

Running a print competition, during lockdown, has proved challenging. Although we were able to deliver prints to the judges for the mono competition and for print competition 1, this proved impossible for competitions 2,3,4,5 the Panel of 3 and the Panel of 6 competitions - for these competitions we had to adapt and ask members to submit PDIs. Fortunately, with the easing of lockdown, we were again able to use prints for print competition 6 and the Annual Awards.

### League

- Level 1 was won by Mike Rose with the perfect score of 100. Runner up was Pat Frewin with 98 points, with Alison Johnson and Colin Birch joint third.

Mike Rose	100
Pat Frewin	98
Alison Johnson	96
Colin Birch	96

- The result for level 2 was a tie between Deniz Elmaz and Ray Lawrence, both with 95 points. José Dechamps was third.

LINK Excel.Sheet.12 "C:\\Users\\Ian\\Desktop\\Copy of Results to Andrew2 with Lowest score.xlsx" Sheet1!R76C2:R78C3 \a \f 4 \hXDeniz Elmaz	95
Ray Lawrence	95
José Dechamps	93

- Level 3 was won by Steve Marriott.

Deniz Elmaz and Ray Lawrence have been promoted to Level 1. There are no demotions.

### The Mono Print Competition for the Dennis Clarke Memorial Trophy

44 prints were entered for the mono competition this season. First, and second, place went to Ray Lawrence with Pat Frewin third. Eight members had prints highly commended – Tom Plucinski, Sally Freeman, Deniz Elmaz, Brian Purdy, Alison Johnson and Annie Ringland.

With regard to the Mono Trophy, I would like to remind members of the rule that was introduced to encourage members to submit images not previously entered for competitions:- “The use of an image that has appeared previously in any of the Chelmsford Camera Club programme competitions is not allowed. This does not apply to competitions over the summer such as the Phototrek.”

**The Burley Cup (panel of three)**

There were 22 entries for this competition. First place went to Colin Birch, second place to Pat Frewin with Mike Rose third. Melvyn Frewin, Ray Lawrence and Brian Purdy were highly commended.

**The Cyril Chorley Memorial Trophy (panel of six)**

There were 11 entries for the panel of 6 competition. In first place was Colin Birch with second and third going to Pat Frewin. Ray Lawrence was highly commended.

Lastly, I would like to thank all those who have entered prints for this season's competitions. It is only with your support, and participation, that we have had such a successful programme.

Ian McDonald

## PDI League 2020-21

After an active year the final PDI league results are as follows

PDI Level 1								
Author	PDI 1	PDI 2	PDI 3	PDI 4	PDI 5	PDI 6	Dropped	Total
Ray Lawrence	20	17	20	18	20	20	17	98
Colin Birch	20	20	19	20	18	0	0	97
Mike Crack	19	18	18	20	20	20	18	97
Pat Frewin	19	18	19	19	18	20	18	95
Clare Price	20	18	19	20	16	17	16	94
Brian Purdy	19	17	17	20	19	19	17	94
Tom Plucinski	19	17	16	18	20	20	16	94
Mike Leonard	20	19	17	19	18	0	0	93
Alec Fraser	19	20	16	19	16	19	16	93
Sally Freeman	20	17	17	17	20	18	17	92
Nigel Brewer	20	16	16	19	19	17	16	91
Greg Keeling	18	20	16	17	18	18	16	91
Bruce Gray	17	18	17	18	17	19	17	89
Gary Woods	17	18	16	19	17	18	16	89
David Heath	18	17	17	17	19	17	17	88
Bob Pollard	20	19	16	18	15	0	0	88
Brigitte Whiteing	17	17	14	18	17	17	14	86
David Bishop	20	17	16	19	0	0	0	72
Veronica Rice	20	18	17	0	0	0	0	55

PDI Level 2								
Author	PDI 1	PDI 2	PDI 3	PDI 4	PDI 5	PDI 6	Dropped	Total
Mike Rose	19	20	17	20	16	20	16	96
Chris Hackett	19	19	18	19	19	18	18	94
John Shears	20	19	18	18	19	17	17	94
Deniz Elmaz	0	17	19	19	18	19	0	92
John Story	18	17	18	17	20	16	16	90
Pauline Drew	16	19	17	17	20	16	16	89
Ian Mcdonald	17	18	18	18	18	17	17	89
Graham Chorley	16	17	20	18	17	17	16	89
Steve Wilkinson	17	18	18	19	15	17	15	89
Rita Thorneloe	20	17	16	17	16	18	16	88
Jose Dechamps	18	15	17	17	18	18	15	88
David Whiteing	17	17	17	19	17	15	15	87
Trevor Sadowski	19	15	17	17	18	0	0	86
Hannah Sadowski	17	19	16	16	18	0	0	86
Les Mann	17	15	16	18	16	19	15	86
Peter Rockliffe	18	16	15	19	17	0	0	85

Brian Saxby	18	18	16	16	16	17	16	85
Alan Delany	18	15	0	18	17	17	0	85
Andrew Pickess	20	16	16	15	17	0	0	84
Monika Wasilewska	16	16	17	17	15	18	15	84
Allan Puzey	16	16	13	17	15	0	0	77
Steve Marriott	0	20	19	19	18	0	0	76
Tom Peacock	14	0	17	16	17	0	0	64
Annie Ringland	20	14	18	0	0	0	0	52
David Clark	20	0	0	0	0	0	0	20

PDI Level 3								
Author	PDI 1	PDI 2	PDI 3	PDI 4	PDI 5	PDI 6	Dropped	Total
Bas Patel	18	17	20	20	20	0	0	95
Keith Brown	19	18	18	20	19	0	0	94
Alison Garrett	18	17	20	15	17	0	0	87

**1st Chelmsford 158.5**

2nd Benfleet 157.5

Best mono "Watchful" Trevor Burley

Best colour "Wild Dogs South Africa

**2nd March 2021 Braintree Shield PDI**

Judge Barbie Lindsey

6 PDI Mono (on-line)

**1st Chelmsford 51**

2nd Maldon 50.5

3rd Colchester 48.5

10 Clubs took part

Certificate of Merit:

"Home Grown Cigar" Colin Birch

"Posh Huts on Stilts" Mike Crack

"Mr Nice" Tom Plucinski

"Night Sky above the Quiver Trees" Sally Freeman

**18 March 2021 Essex Inter Club PDI**

Judge Daphne Hanson

6 PDI (on-line)

1st Benfleet 55.5

2nd Photofold 53.5

3rd Upminster 52

**5th Chelmsford 50.5**

9 Clubs took part

**6 April 2021 Thurrock Battle PDI**

Judge Sue Dobson

15 PDI Open (on-line)

**1st Chelmsford 130**

2nd Thurrock 120

My thanks to:

Andrew Pickess for his IT help, providing score sheets and updating web page with results

Mark Taylor for running the Zoom competition

Mike Crack for sending information to members and assisting with finance for external competition fees

The selection committee, Ray Lawrence, Nigel Brewer, Ian McDonald and Stephen Birch  
Colin Birch for the organising Judges and engraving of Trophies All members whose images supported the competitions

Sally Freeman

11 April 2021

## Treasurer's Report for AGM Year End Accounts at 31 March 2021

The total sum in our bank and cash accounts is £7620  
The Income & Expense sheet shows a deficit of £245.

Membership is down from 100 to 85.

As a result of the Covid restrictions the pattern of income and expenditure has been very different from previous years, with income and expenditure down significantly. Details can be seen on the attached accounts summary but major changes include:

Income:

- Reduced membership fees
- Reduced attendance fees
- No Raffle

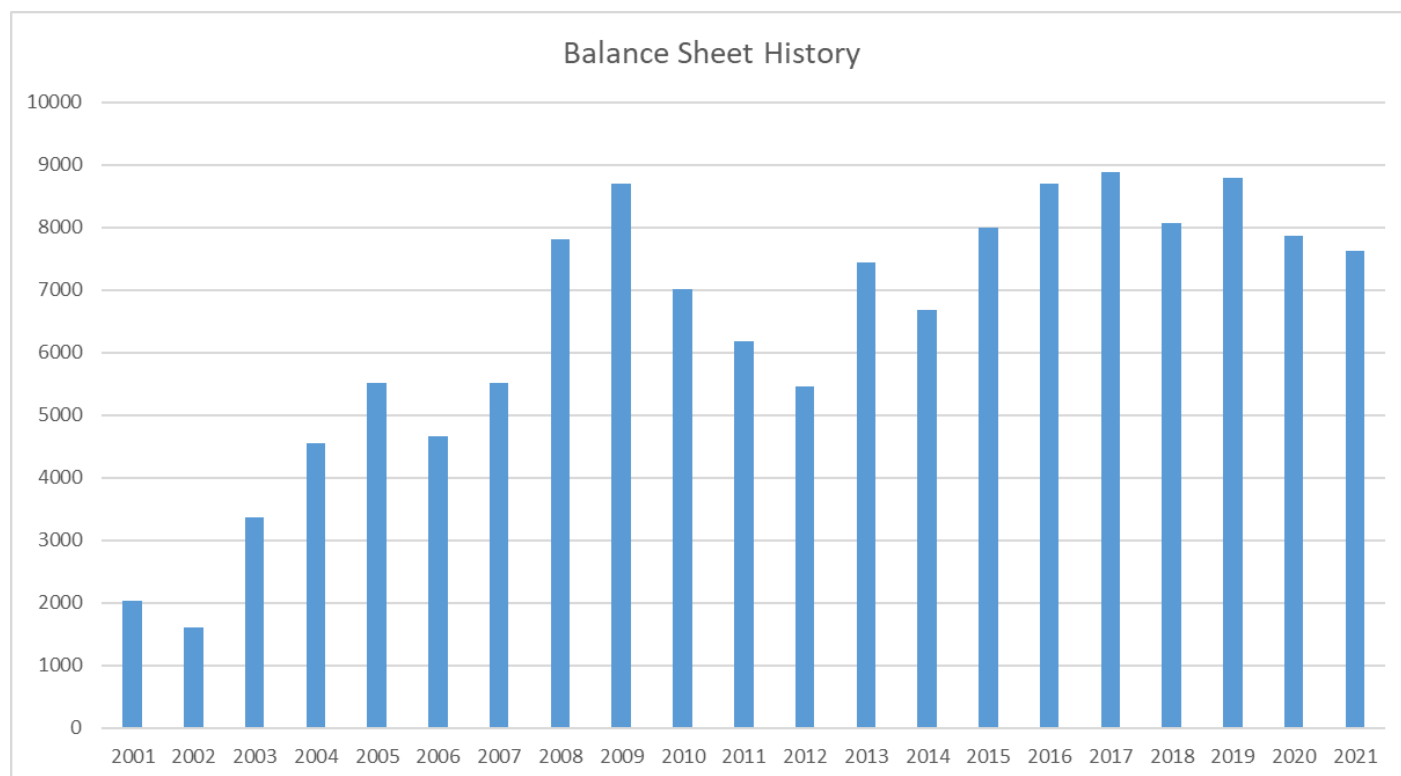
Expense:

- No venue hire fees - replaced by Zoom subscription
- Reduced speaker fees - no charge for travel
- No social events - Christmas social/Barbecue
- No weekly refreshments

The initial forecast, based on free attendance at Zoom meetings, predicted a deficit of about £2000. However, the members' agreement to pay the standard £2 attendance fee almost eliminated this deficit. Attendance has averaged about 40 members (vs 50 in previous years). The process of recording attendance and billing has, hopefully, been non-intrusive and I'd like to thank the members who have, almost without exception, settled promptly.

Our bank balance remains healthy - the chart below shows our bank balances to be on, or around, the average for the past 10 years..

Therefore, I propose no change to membership and attendance fees for next year.



Mike Crack  
8 April 2021



**Income & Expenses for Year Ending 31 March 2021**

<b>Income</b>	<b>2019/20</b>	<b>2020/21</b>
Membership fees	2485.00	2095.00
Attendances Wednesday	3112.00	1570.00
Attendances Practical	207.00	
Raffle Collection	877.00	
Less Raffle prizes	273.28	603.72
Bank Interest	1.97	1.02
Panel of 8 Comp	17.32	
<b>Total Income</b>	<b>6427.01</b>	<b>3666.02</b>
<b>Expenses</b>		
Rent - Wednesday Club Nights (Mill)	1791.72	165.24
Rent - Thursday SIGs (Mill)	372.60	55.08
Rent - Special Meetings		82.50
Sandon Village Hall	220.00	
Judges Expenses	506.50	446.25
Speakers Expenses	1251.50	957.50
Insurance	253.56	312.19
EAF, PAGB etc	246.17	57.67
Weekly Refreshments	356.92	25.76
Social Events (BBQ & Xmas Social)	308.68	
Donations	100.00	28.50
Engraving and Cups	328.66	354.22
Equipment Purchase/Maint/Repair	639.44	436.69
External Competitions	227.43	152.75
Other Expenses	123.28	51.30
Website	124.99	228.04
Postage and Stationery	200.54	106.31
Programme Printing	275.00	236.00
Printing and Photocopying	26.27	
Zoom subscriptions		214.30
<b>Total Expenses</b>	<b>7353.26</b>	<b>3910.30</b>
Surplus/-Deficit for the year	-926.25	-244.28
Balance at start of year	8790.19	7863.94
<b>Balance at end of year</b>	<b><u>7863.94</u></b>	<b><u>7619.66</u></b>
<hr/>		
Bank Current a/c end of year	3711.40	3697.49
Unpresented cheques		50.00
Bank Savings a/c end of year	3952.54	3953.56
Cash in hand	200.00	18.61
	<b><u>7863.94</u></b>	<b><u>7619.66</u></b>

Hon. Treasurer: **M. CRACK**

**Auditor's statement**

I have examined the financial records of Chelmsford Camera Club and in my opinion the Financial Statements are in accordance with those records and give a true and fair view of the state of the Club's affairs as at 31st March, 2021 and of its income and expenditure for the year then ended.

Hon. Auditor: **B. COLLIN** LRPS CPAGB APAGB

*Original signed by Auditor – available for inspection*