



Minutes of the Annual General Meeting 17 May 2017

Present: A Black, I Bramwell, R Cowley, H Crook, J Dobson, L Doherty, J Doyle, C Ellison, D Greenwood, C Hubbard, H Jordan, T Moore, C Powel, P Schofield, A Spencer, P Williams.

1. Apologies for absence

1.1 Apologies for absence were received from Ann Schofield, Chris McGinley and Stefan Pankow.

2. Minutes of the previous meeting

2.1 The minutes of the Annual General Meeting held on the 27th April 2016, having been available on the club's website, were taken as read and approved by the meeting.

3. Matters arising

3.1 No matters were raised.

4. Treasurers report and financial statement

4.1 The Treasurer presented his report and financial statements. See Appendix A for the full report.

Since the club's financial year runs from the 1st September to the 31st August the Treasurer can only provide an estimate of the year-end position at the AGM. A Special General Meeting will be held in September or October when the full set of audited accounts will be available.

The Treasurer estimated that taking into account receipts of £2,111, payments of £1,759 and last years carried forward balance of £4,184 the club will have a year-end balance of £4,536. Following scrutiny of the financial statements presented, the accounts were noted by the meeting (and will require approval by the Special General Meeting).

4.2 The Treasurer explained to the meeting the problems and concerns that have arisen with the club's current bank namely the Co-op Bank. After investigating numerous other banks the Treasurer has concluded that the Yorkshire Bank would be best suited to meet the club's requirements.

The recommendation to move to the Yorkshire Bank was proposed, seconded and approved by the club members present. The Treasurer will pursue the change to the Yorkshire Bank.

5. Membership subscriptions for 2017 / 2018.

5.1 There was discussion of the subscriptions for the coming year after which it was agreed that they remain at the current annual membership fee of £20 and the current weekly meeting attendance fee of £2. The concessionary rate at half of the fees will remain for full time students.

The question arose as to what the fees should be, if any, for casual visitors to the club meetings and prospective new members. It was agreed that casual visitors and prospective new members will be required to pay a fee of £2 for each visit.

6. Webmaster's Report

6.1 Colin Hubbard presented his Webmaster's Report. See Appendix B for the full report.

6.2 The members were invited to discuss the presentation of the website.

A comment was made that the website is sometimes out of date with information, members galleries not being updated, etc. What will be needed to help address these issues is for the members to be more active by submitting more of their photographs for the galleries, etc. Members who submit photographs for the website and who are concerned about copyright will need to add copyright watermarks to their photographs before submitting to the Webmaster. After discussion it was generally agreed that the website is good. Colin Hubbard expressed his willingness to continue as the Webmaster.

7. Chairman's report

7.1 David Greenwood has been the BCC Chairman since September 2016 when he took over the role from the retiring Chairman Rick Cowley.

David presented his Chairman's report for the year 2016/2017. See Appendix C for the full report.

David concluded his presentation by thanking the club members for their support to him during his tenure as Chairman.

8. Election of officers

8.1 The current officers, having expressed their willingness to continue in office for another year, were elected en bloc by the meeting.

The elected officers are:

Chairman	David Greenwood*
Secretary	Ian Bramwell*
Treasurer	Colin Hubbard*
Exhibition Secretary	Chris McGinley*
Assistant Exhibition Secretary	Jim Doyle
Webmaster	Colin Hubbard
Auditors	Martin Urquhart and Ian Bramwell

*Trustees of the charity

9. Syllabus for 2017 / 2018

9.1 Following a review of the 2016 / 2017 syllabus, comments were invited for suggestions for the 2017 / 2018 syllabus. After discussion it was agreed that the syllabus would take into account:

- Suggestions from club members of topics to be considered for inclusion in the syllabus would be useful (Jim Dobson).
Secretary's Note: Various comments and suggestions are added to the 'Comments Book' by members. These will be reviewed for possible inclusion into the syllabus.
- Better planning in advance of the workshops is required so that members have prior knowledge of the workshop topic (Jim Doyle)
- Possibility that one of the summer Wednesday evenings could be set aside for members to discuss workshop topics (Anthony Black)

9.2 The club will continue as previously with three merits competitions. Topics for the merits were proposed and voted upon by a show of hands. The topics will be:

- Architecture
- Macro / Close-up
- Power

10. Club trips and summer evening outings

10.1 It was agreed that there will be three club trips during the summer of 2017. The club trips will be:

- Sheffield (June)
- Ingleton Falls (July)
- Lytham St Annes Kite Festival (September)

10.2 It was agreed that the summer evening outings will continue in the summer of 2016 and these will take place on the first and third Wednesday of the month. Possible venues / activities are to be proposed.

11. Member's topics / comments

11.1 David Greenwood proposed that the club purchase a matt cutter for use by any member when mounting photographs. Whilst several members already own matt cutters, there was vote in favour to purchase by the members and David is to investigate suitable matt cutters and costs.

11.2 The question of the clubs studio lighting equipment was discussed as it was thought that this equipment is rather dated. Jim Doyle, Chris Powel and Peter Schofield will assess and report the condition of the equipment.

11.3 Colin Ellison suggested that on some club evenings time could be set apart to enable members with limited knowledge on particular topics to raise questions.

11.4 Colin Hubbard suggested that the clubs involvement in the WW1 2018 Centenary Anniversary could be considered.

11.5 Jim Doyle stated that there should be more frequent Committee meetings. Meetings on club nights of half hour duration could be included in the syllabus.

11.6 Jim Dobson is currently constructing the new LED print display stand which will be ready soon for testing and evaluation.

11.7 Lucy Doherty suggested the club produce an information pack about the club and its activities. This would be useful when prospective new members were deciding whether to join the club. Whilst it was generally thought that an information pack could be beneficial, further study will be required.

12. Closure of the meeting

12.1 There being no further business, the chairman thanked the members for their attendance and closed the meeting.

13. Presentation of Awards

David Greenwood presented the following awards to members:

Capuano Trophy (best image in the competition)	Anthony Black
Hoyle Cup (best monochrome print in the competition)	Colin Hubbard
Bacup NAT Cup (best colour print in the competition)	Peter Schofield
Entwistle Cup (best set of six digital projected images (DPI))	Anthony Black
Bolton Cup (best individual digital projected image (DPI))	Anthony Black
Geoffrey Bolton Trophy (best image of Rossendale)	Anthony Black
John Cooke Trophy (best image of Bacup)	Anthony Black
Shield (highest aggregate score – merits monochrome prints)	David Greenwood
Shield (highest aggregate score – merits colour prints)	Jim Doyle
Shield (highest aggregate score – merits monochrome DPIs)	Rick Cowley
Shield (highest aggregate score – merits colour DPIs)	David Greenwood

Certificates for 'Highly Commended' and 'Commended' entries in the annual competition were awarded to the members concerned.

Appendix A

Treasurer's Financial Statements

The summary Receipts and Payments Account for 1 September 2016 to 31 August 2017, as at 29 April 2017, is attached. As we are only part way through our financial year the full set of audited accounts will not be available until October when they will be approved (or not!) at a Special General Meeting. The table below shows my estimate of the year-end position.

Receipts	£	£
Balance to date		2,011
Weekly attendance contribs (say)		100
Total Receipts		2,111
Payments		
Balance to date		1,719
Committee expenses	40	
		40
Total Payments		1,759
Receipts less payments		352
Balance from last year		4,184
Estimated balance at year-end		4,536

There are some substantial differences between this year's and last year's receipts and payments which are explained below.

- **Members' subscriptions and weekly attendance contributions:** We have fewer members this year and we no longer charge people who have 30 years plus continuous membership.
- **Mount card:** We have purchased £280.47 worth of card and sold £155.60. David Greenwood can confirm the stock level.
- **THI exhibition:** All costs were reimbursed by the THI team. This paid for two display boards and gave us a considerable amount of publicity.
- **HMRC tax refund:** This is the Gift Aid claim and relates to 2015/16 membership levels. (Our charitable status also reduces the webhosting costs by 50%).
- **Donations:** Last year we received donations from Nelson Rotary Club (BCC member's talk) and TJ's Liquor Store (sale of mugs).
- **Miscellaneous income:** We received £100 compensation from our banker.
- **Room Hire:** The actual payment is the same as last year but each year the parish fails to present many of the cheques. I write these back at the year end if they are over 1 year old. The value can be substantial.
- **Equipment:** We have invested in a lot of new equipment this year. Flash lamps £41; LED lights £59; display boards £38; sandwich board £44; Affinity Photo software £49; exhibition banners £96.

To date the club has lost £14 due to attendees not paying the £2 contribution either in full or in part. The loss is insignificant but it complicates the tax claim and puts us in some difficulty if there is an HMRC audit.

I recommend that the members note the current financial position.

Club Banker

As many of you are aware, the Co-op Bank has been as unethical as a bank can be in dealing with our account so I've been looking at alternatives.

- Nationwide have stopped all new charity and club accounts.
- TSB do them but will not accept paying in by post. The nearest branch is Rawtenstall.
- Santander will only allow 3 authorised signatories (we have 4) and will not allow a requirement for more than one to sign.
- Lloyds will only allow 2 authorised signatories, one to sign.
- Yorkshire Bank will meet all of our current conditions with the Co-op: 4 authorised, any 2 to sign, free paying in by post. In addition they will only request personal details of the 4 signatories, i.e. the trustees, and not those of other committee members. Changes of signatories are done by the remaining ones filling in a form, as distinct from the Co-op's requirement of a formal resolution of the whole club. We would not need a minuted specified form of words to open an account with them.

I therefore recommend that we move to the Yorkshire Bank with immediate effect. (Note to Ian: I will need the minutes of the AGM to effect this).

Next Year's Subs

The estimated balance achieves our objective of having sufficient reserves to cover replacement of the projector and laptop in the event of a disaster and any additional room hire costs if we have to relocate. We need to consider for what reason if any we might wish to increase this balance. Paying for exhibition space might be one, possibly a major exhibition or celebration in 2020 to celebrate our 100th anniversary, perhaps an exhibition at the Whittaker? We may also want to purchase our own photo frames and we will need to update and add to our software and eventually replace the projector and laptop.

Last year we decided to maintain our annual membership fee at £20 and the weekly contribution of £2 which more fairly attributes membership costs to the more active members. At current paying membership levels (20) and a similar level of activity our surplus next year would be in the region of £300. This figure takes into account the impact on our HMRC tax refund of this year's reduced membership. We might also open attendance at meetings to non-members for a higher weekly contribution; say £3.

Relevant sections of the club constitution are:

8.1. Entrance fees and subscriptions shall be such amounts as are from time to time determined by the Annual General Meeting (AGM) or by an SGM. Annual subscriptions are due on 1 September of each year. No person shall take part in a club competition or enter a club exhibition unless his or her subscription is paid up to date.

13.1. Visitors who are of an age to qualify for membership are welcomed by BCC to all its meetings. A fee is payable at the discretion of the Committee. Prospective members are permitted to visit the club on three occasions before being expected to join.

Some form of annual membership payment is essential as it formally identifies club membership and associated insurance protection.

You are asked to determine the subscriptions for next year.

Colin Hubbard

Trustee & Treasurer



Recognised as a charity by HMRC Ref: XT33069

Receipts & Payments 01 September 2016 to 31 August 2017

	2016/17		2015/16	
	£	£	£	£
Receipts				
Members' subscriptions		400.00		540.00
Weekly attendance contribs		843.60		1,159.40
Exhibition & open days		5.55		27.41
Print Boxes		0.00		0.00
Mount Card		155.60		0.00
THI Exhibition exps reimbursement		149.53		0.00
ICPA costs reimbursement		0.00		231.34
Mugs		0.00		0.00
HMRC tax refund		356.00		254.00
Projector Hire		0.00		0.00
Donations		0.00		66.50
Miscellaneous		100.34		50.32
Total Receipts		2,010.62		2,328.97
Payments				
Subscriptions:				
ICPA	25.00		25.00	
L&CPU	65.00		58.50	
PAGB	34.75		34.75	
Total subscriptions		124.75		118.25
Room hire		360.00		190.00
Insurance		96.33		99.37
Equipment		329.48		4.99
Trophies & engraving		95.00		100.00
Speakers		104.00		174.98
Judges		40.00		50.00
Committee expenses		65.96		74.80
Exhibition expenses		0.00		0.00
ICPA expenses		0.00		231.34
THI Expenses		149.53		0.00
Website		29.95		26.94
Refreshments		37.18		0.00
Postage & stationery		6.00		2.16
Print boxes		0.00		0.00
Mount Card		280.47		0.00
Mugs		0.00		0.00
Total Payments		1,718.65		1,072.83
Receipts less Payments		291.97		1,256.14
Balance B/F		4,183.78		2,927.64
Balance C/F		4,475.75		4,183.78
Represented by:				
General Fund		4,445.75		4,153.78
Lamp Replacement Fund		30.00		30.00
		4,475.75		4,183.78
Bank		4,453.62		4,170.87
Cash		22.13		12.91
		4,475.75		4,183.78

Position as at: 29 April 2017

Appendix B

Webmaster's Report

Dave Greenwood has asked me to look at the websites of other clubs in the area with a view to improving our own site. My comments are as follows.

I have looked at the sites of Nelson, Oldham, Rochdale, Whitworth and Irwell Vale.

- Nelson is very badly designed with uncoordinated colours, fonts and font sizes. The others look ok but suffer from a number of problems:
- galleries are not presented in a stylish manner
- large images on non-gallery pages take up too much screen space, especially when viewed on phones and tablets, resulting in excessive and frustrating scrolling
- syllabuses are not downloadable for printing or saving as a pdf, (so you have to have an Internet connection each time you want to look at them)
- there is little information for members and, most importantly
- none of them appear to be legal.

I completely reconstructed our site about 4 years ago and, aside from content, its functionality is designed to be clearly visible, neat and stylish and readable on PCs, tablets and phones. Since then a third generation of sites is appearing which hides menus under symbols. This trend has probably arisen as a consequence of smart phone applications where screen space is limited. However, I have deliberately not used this technique as I think many of our members would have difficulty in navigating the site.

I've looked at a lot of sites, not just camera clubs, and I think ours is one of the best on the Internet. I have yet to receive any negative feedback so if we change the design what are we looking for?

Wherever possible I advertise local exhibitions and the websites of some of our speakers on the notice board of the home page, but unless these are notified to me, together with other links that members would like to see on the site, it will be less informative than it could be.

One thing I would like to see on our site is a selection of winning and highly placed images from our annual competition. However, I struggle to get images from many members for their own gallery pages. A simple solution would be to make it a condition of entry that all prints are accompanied by a DPI of the image and that submission of the entry form acknowledges permission to publish any image. Copyright would, of course, remain with the author. What do members think?

Members are invited to discuss and advise on the presentation of the website.

Colin Hubbard

Webmaster

Appendix C

Chairman's Annual Report 2016 / 2017

As this is my first year as chairman of the club, I would like to thank Rick Cowley for doing a superb job during his tenure as chairman, and leaving the club in a healthy position. I would also like to take this opportunity to officially thank all the members for giving me their support as their new chairman. My first few months as chairman have seen some very sad times, having both Donald Entwistle and Hylton Styles pass away in the first few months of my Chairmanship, I attended both funerals on behalf of the club, and as a friend to both of these true gentlemen, they will be sadly missed by us all, for their wit, humour and loyal service to the club.

The club is in a good position both with its finances and membership numbers. However we must do everything we can as members to ensure the club is kept interesting and varied for all to enjoy and that is why I urge every single one of us to come forward with ideas on workshops and Days out, the club cannot just keep ploughing the same furrow, I can only do so much when putting a syllabus together, it is up to all of us to ensure the club is kept dynamic and forward thinking, the age of the box brownie is OVER!

The evening with Irwell vale in October was a really good night with lots of superb images displayed by both clubs, Marc's interpretations of the images were probably some of the best I have heard, he commented with honesty and humour on all the images, so who is doing his job next year for us?

The inter club battle with Whitworth was a great evening at Whitworth, sadly we came second again this year, let's hope for a better result in 2018!

The Christmas exhibition in Bacup Library was fairly well attended considering the adverse weather conditions at the time. Finding a venue for this was a mammoth task I must have visited every possible location in the Town, fortunately the Library stepped up and saved the Day, that was a big relief, as it was looking odds on that the exhibition would not happen. We owe the Library our gratitude.

The annual competition was also well supported with some superb work by all entrants, and congratulations to all the winners of trophies. Anthony did really well this year with some cracking shots even with a Nikon, that said the entries all showed that we are all capable of producing first class images and I thank everyone for their efforts. Please keep up the good work.

The recent Easter exhibition which we held in Bacup Library, was a great success with lots of visitors through the doors over the two weeks it was showing, we had some really nice comments left in our book by members of the public, and we are grateful to all the staff at the Library for all their help and support, without which we would have been unable to hold the exhibition, and I look forward to our club building a closer link with the Library as it is under threat of being closed due to cuts in spending by County Council. The manager at the Library has enjoyed hosting our exhibitions and has ideas on future exhibitions which I have been only too happy to offer our services. If we as a club can in some small way help prevent this important public facility from being shut down then I feel we must do all we can to help.

Some ideas for future exhibitions are in the early stages of planning, these will take us into 2018. The focus on Bacup and its characters, engaging with the youngsters to maybe get a perspective of Bacup through younger eyes? And also 2018 and the 100th anniversary of the end of WW1, may well see us collaborating with the Nat, the THI, the public and the Library. Susan Martin the manager in Bacup Library outlined her ideas for these exhibitions when she spoke at the club on the 3rd May, She also thanked the club for putting on a wonderful Easter exhibition which brought a lot of folk through the library doors.

This year also saw Peter and Ann Schofield and Stefan Pankow presented with their honorary life membership awards, they have all showed incredible loyalty to the club for well over thirty years, and the committee thought they should be rewarded. So congratulations to them all.

Finally I would like to thank all the members of the club for their support, and assistance since I became Chairman, when Rick handed over the keys I had to fill some pretty big shoes, it is a steep learning curve, and on occasion I make a bit of a hash of things, but that's just me I suppose, flying by the seat of my pants. At the end of the day we are all here to enjoy ourselves and celebrate the wonderful and diverse world of photography which we all share a passion for in its many diverse and interesting subjects, and I think the photography that we as a very small club produce is most certainly diverse and interesting, from the big clubs and laser shows of Ibiza, to polar bears floating on icebergs, if that's not a reason to be impressed then I'm a Dutchman.

So can I thank you all for your support over the last nine months it has been much appreciated.

Cheers

David