BREDON STAR R.F.C. Ltd. est. 1991

(Affiliated to the Rugby Football Union, North Midlands RFU and Worcestershire & Herefordshire RFU)

Annual General Meeting

Notice is hereby given that:

- **The AGM of Bredon Star RFC. Ltd. will be held at the club and on Teams on 16 October 2025 at 7pm**
- **All Club Members are reminded 20 paid up members are required for a Quorum and the Rules of the Club state we require to hold an AGM every year.**

Attendees

Kevin Falvey	Jay Puttergill	Gemma Greenwood	Adam Gallagher	**Virtual attendees**
Duncan Taylor	Meryl Falvey	Cerys Godwin	Arti Ranner	Arthur Tunnicliffe
Sharon Taylor	Karen Walker	Dom Tarrant	Chris Ranner	
Paul Kemple	Dave Walker	Bertie Tarrant	Darren Gamble	
Nick Harwood	Luke Andrew	Mark Dowdsewell	Phil Turton	
Will Gamble	Al Green	Alice Walker	Sean Moloney	
Shane Collins	Ian Baldry	Kieran Matty		

Minutes

1. Appoint a Chair for the Meeting. (AG)

AG opened the meeting and greeted everyone. He then stated he would hand over the meeting to KF.
KF thanked AG and reminded everyone of the note at the top of the agenda.

2. Apologies for absence

Dave Godwin, Andy Dickinson, Claire Dickinson, Allan Clift, Vicki Clift, Matt Musto, Al Ayres, Helen Ayres, Jon Stickler, Dave Newcombe.

3. Approval of the minutes of the last AGM held on 28 November 2024

These have been published on the website and are available throughout the room.
They were unanimously approved.

4. Matters Arising - If not addressed elsewhere in the minutes

There were none.

5. Club Chairman's Report on the Club's Development throughout the 2024/25 season

Kevin Falvey thanked everyone for attending the AGM and apologised for the meeting being held again later than our pre covid schedule. October may be optimal month going forward.

KF thanked the Junior Section Chair and Vice Chair – Nick Harwood and Matt Musto together with the junior coaches and committee, who have seen us through another challenging season.

Industrial and Provident Society Registration No. 31539 R
President: Mr A. Green Tel. 07586 032260
Chairman: Mr K. Falvey Tel. 07778 554324 Junior Chairman: Mr N. Harwood Tel. 07711 727114
Hon. Secretary: Mrs S Taylor Tel. 07766 903221 Hon. Treasurer: Mr D. Taylor Tel. 07887 941844

A number of senior players continue to help with coaching within the junior setup and it's great to see Will and Jack take on the Colts coaching role this season.

Catering has worked well, with Kathy on Sunday mornings at Bredon however the Westie role managed by Matt could do with some extra support from the parent volunteers.

The Bar is now managed by Kemps and Daz collectively, supported by Gemma and the paid and volunteer teams who have again done a sterling job.

Our 4th year with O'Neill's as our merchandising partner has gone well. The club kickback this year was spent on kit for the Ladies section.

It is good to see players and supporters alike wearing club colours on match days and while out and about in general. It is good advertising for the Club. Remember we still sell other items over the bar. Bobble hats, baseball caps and club socks are currently on order.

We have a good number of club sponsors and some new ones this season but are always looking for more.

We are very grateful for the sponsorship commitment to local grassroots rugby.

Al Ayres manages general club sponsorship and Scott Jameson manages the international tickets. If you have something to offer or know someone or a company that can help the club, then please speak to either of them.

From the senior playing perspective, it was great to finish 6 in a league of 12 after being promoted the season before. To then find the league restructuring effectively saw us relegated is a real kick in the teeth.

The challenge this season is to finish first or second in our new league and seek promotion again!

The 2nds did well again in league rugby, and all appear to be enjoying it.

The Colts did well last season. All credit to the coaching team for their ongoing commitment to these boys and the club in general.

I must also thank Kieran as DoR, Kemps as Club Senior Coach and Andy as 1st team manager for their hard work, ably supported by Ellis.
Also, a big thank you goes to Jay and Jay for running the 2nds and Dave Walker organising the Vets.

As we now go forward into the new season, there have been some significant changes to the Senior Playing Management and Coaching team.

Kieran has stepped down as DoR with Kemps taking on this role.
Ellis has been appointed to the Senior Club Coaching Role supported by Will Cutler (Backs) and Matt Taylor (Forwards).

Matt Peters continues as Club Captain and Jonny Brown steps up as 2nd Team Captain.

Our Ladies Team had another successful season, again winning the Midlands League.
The squad has attracted a few new players, young and older. This is great to see.

A big thank you goes out to the club's unofficial sponsors and volunteers who contribute in so many unseen ways, again too many to mention, but you know who you are!

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In addition, Our Landlords :-

- Kemerton Estate (Matt Darby) – Westmancote Site.
- Bredon Cricket Club – for use of their facilities each Sunday
- Bredon Parish Council – Bredon Site

Also, a BIG Thank you to ALL of the club's players, coaches, supporters and the Club Executive Committee without who's commitment this club wouldn't exist.

6. Junior Section Chairman's Report on the Junior Club's 2024/28 season – NH

End of 2024-25 Season to note:
Colts continue to perform and thanks to Will and Jack for taking on the team this season. DPP was replaced with Academies. We currently have 4 players in both Coventry and Gloucester.
We held our End of Season awards ceremony with 160+ players in attendance with the U16s celebrating their final year as Juniors before they join the colts.

Start of 2025-26 Season:
172 Players (inc. Colts) - many have paid subs and are registered - we continue to chase
33 Coaches across 10 age groups/sections
Unfortunately the U14s have folded due to low numbers a trend we are seeing in many clubs and schools

Safeguarding & Welfare
Arti Ranner has been doing great work in the Safeguarding and Welfare officer role. Incidents have been reported promptly and support offered as required.

Colts playing Adult Rugby
NMRFU have changed their approach to approving requests for Colts to play Adult Rugby such that:

- U17s will no longer be approved when they reach 17
- U18s will only be considered when within 5 months of their 18th birthday (in two tranches)

Clearly this new approach impacts our ability to develop our Colts into Adult rugby

Sites
Bredon - We were able to use Bredon for nearly all Homes games last season for 4 Junior teams and Colts on a Sunday (and the occasional Girls fixture). Ongoing thanks to Kathy, Kevin, Gem, Daz and Kemps for ensuring players & parents are fed and watered before & after games.

Cricket Club - Huge thanks to Matt & Sam for managing the site & cafe.
A very wet winter and an exceptionally dry summer has made the top field unplayable. Thanks go to Tim & Frosty for all their efforts to make the best of the situation. Therefore, we decided not to renew the rental agreement with Mr. Darby saving c.£2.5k per season

25-26 season will predominantly play at the Cricket Club until February when the Cricket Club needs to undergo work on the outfield at which point our U7-U11s will move to Tewkesbury School and U12s will move to Bredon 2s pitch.

Decision to be made on best location for 26-27 season by committee. Either agree with Cricket Club to use outfield for U7-U11 (with U12 at Bredon = up to £3k rent & waste collection potentially netted off by Cafe income) OR move permanently to Tewkesbury School (U7 - U12 = c.£2k but less chance of running a cafe).

Note regarding the above decision; Westie Cafe is struggling due to a lack of volunteers and we are actively seeking paid support on this front

7. Ladies Section Chair's Report on the Ladies section for the 2025 season

As I've said, our Ladies Team had another successful season, again winning the Midlands League .

Currently a number of Ladies have represented the club at international level, namely:-

Atlantic Youth Touch Cup 2025
For England:

Maddie Miles-Kingston
Maisie Rosewell
Tilly Palmer
Poppy Whelan
Georgia Oates

For Ireland:
Amy Oates

Also, both Matt Jaynes and Cerys Godwin were Assistant England Coaches.

European Seniors Touch Cup 2025
For England - Helen Ayres
And again Matt Jaynes was an Assistant Coach.

Well done to ALL our Ladies players.

8. Financial Report and Presentation of Accounts (Chair of Finance) – DT

STAR INN @ BREDON LTD – reminder, this is a separate legal entity; the trading arm of the rugby club, with any surplus donated to the rugby club.
Summary; a successful trading year and through turnover was flat year on year, significant cost savings boosted the profit figures, allowing for a healthy contribution to be available to the rugby club.

NOTES

- Turnover £75k; up -£1k YoY (down -£6k vs 2022). Sold less units of beer and Spirits but offset by higher prices
- Cost of Sales was £40.5k (down 10k YoY) … *this is the cost of the products bought, and saving for re-negotiating beer prices*
- Gross Profit £34.1k

Not only was income higher but costs were lower

- Wages £10.4k -£5k YoY (despite pay rise and inflationary cost)
- Equipment Hire/Accountancy Fees (payroll)/Finance Costs flat YoY

NET PROFIT £19.5k +£16.7k YoY

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Star Inn @ Bredon RFC Ltd

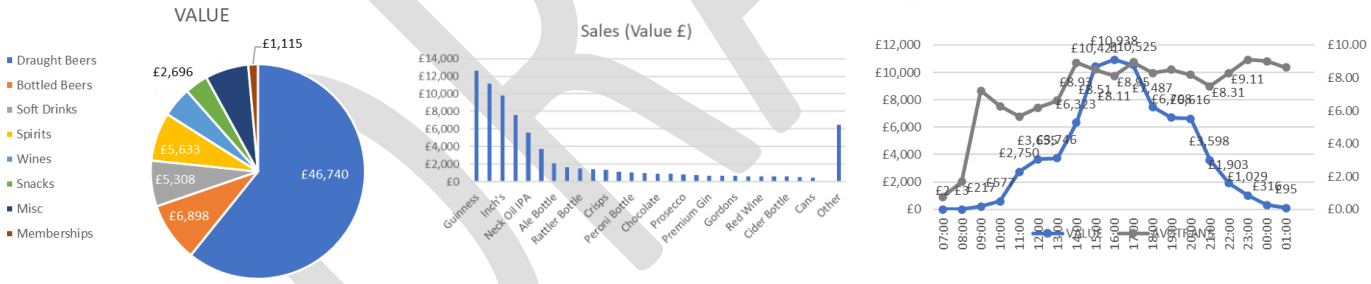
	2022	2023	2024	2025	YoY
Turnover	81,189	75,451	73,320	74,641	1,320
CoS	42,405	51,501	50,733	40,513	(10,220)
Gross Profit	**38,784**	**23,950**	**22,587**	**34,128**	**11,541**
	48%	32%	31%	46%	
Expenditure					
Wages	10,397	11,348	15,504	10,380	5,124
Equipment Hire	919	764	568	528	40
Star Inn Repairs	0	3,199	0	0	0
Cleaning consumables	1,036	0	0	0	0
Accountancy Fees (Star Inn)	619	1,776	1,872	1,869	3
Admin Expenses	**12,971**	**17,087**	**17,943**	**12,777**	**5,166**
	33%	71%	79%	37%	
Finance Costs					
Bank & Card charges	**1,065**	**1,716**	**1,752**	**1,783**	**(31)**
Other Income (Sundry Receipts)	**1,269**	**4,939**	0	0	0
Other Income (Membership & Social)		75	0	0	0
Other Income (Charity)		0	0	0	0
NET PROFIT	**26,017**	**10,161**	**2,892**	**19,567**	**16,676**

STAR INN @ BREDON LTD

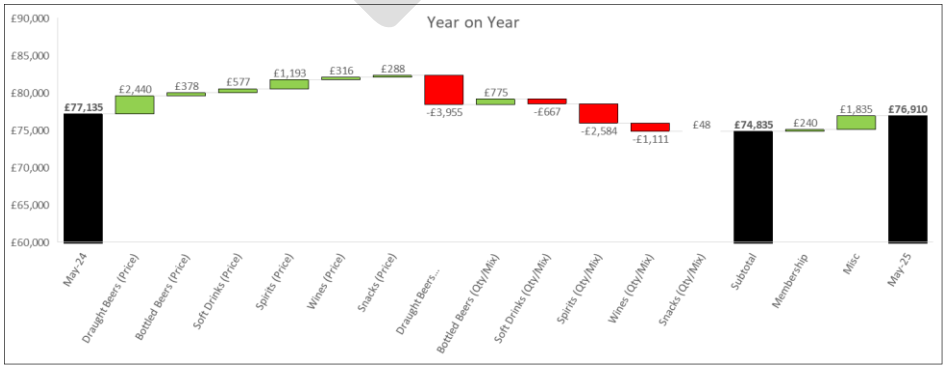
Of the total sales, £47k / 60% is draught beers (-3% YoY), though sold 906 fewer pints YoY)
Best selling

- Guinness 2,768 units (up from 3rd place last year)
- Cruz / Moretti 2,619 units
- Inches 2,392 units
- Amstel 1,664 units
- Brixton/Neck Oil 1,260 units

Also sold 1,140 crisps, 207 Beckford Rum (since tagged as sperate item) and 68 Lakefest Glasses.



Of 9.5k transactions, half happened between 3pm-7pm (with a second push at 8pm)
And highest average transaction was £9.11 (23.00) though there were 11 at 01.00 at £8.93)



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Bredon Star RFC

Overall another financially challenging year, despite an increase in income from sponsorship and donations, and careful management of costs and savings the rugby club was still loss making, albeit only -£5k (compared to -£31k last year, -£17k in 2023 and -56k in 2022).

Revenue (Income)

- Total £78k from Membership/Subs, International Ticket Sponsors, Club Sponsors, donations and the Café. This includes £14k of Events income (shown gross but offset with £(13)k of costs.
    - Membership £21k, of which 75% is from M&J
    - Tickets Sponsors £11k
    - Sponsorship £12k +£6.6k (some timing, some new and some lost sponsors)
    - Café Income £7.1k
    - This year no Advertising income and Events shown gross (£13.2k partially offset by £11k costs lower down the PnL)
    - *Grant Income & fundraising … accounting adjustment / not cash; smooths profit for the income received to buy the building and spread over the life (opposite to depreciation)*

Costs

Q. How much does it costs to run a rugby team??

Running Costs of £29k pa (saving £7.5k YoY)

- Coaching Fees, Kit, Equipment, replacement and new kit (not always funded)
- Referees, Competition/League Fees (increasing as now running Colts)
- Physio and First Aid (down YoY this year but expecting to increase with on site physio)
- Post Match Food and *'free drinks' (post match Man Of the Match) to be reported here to highlight costs (not suggesting we stop that, only to highlight that it's not actually free.)*
- Trophies (awards) cyclical and not expect to buy new awards each year
- N.B. Events Expenses (offsetting above income)

Gross Surplus £49k (63% of Turnover)
However;
Overheads £62k pa

- Rent is £96k pa
    - Bredon Field £2k,
    - Cricket Club £1.4k
    - Kemerton £2.3k
    - Tewkesbury School £3.2k
    - Plus Newlands AWP

And in addition

- Pitch Maintenance £13k (drainage, sand/seed, line marking) COST PER YEAR

Also

- Utilities £11k, -£6k YoY but still x3time higher than should be (n.b. LY was exceptional high as included price hike and 2023 back dated costs).

So surplus / (Deficit) before Tax = £(5.4)k but £17k worse YoY

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Bredon Star RFC

	2022	2023	2024	2025	YOY
Revenue	39,784	78,897	68,180	78,187	10,006
CoS	(18,447)	(47,422)	(36,358)	(28,841)	7,517
Gross Surplus	**21,337**	**31,474**	**31,823**	**49,345**	**17,523**
Admin Expenses	(76,901)	(48,128)	(63,632)	(54,743)	8,889
Operating Surplus /	**(55,564)**	**(16,654)**	**(31,809)**	**(5,398)**	**26,412**
Interest	3	65	118	(41)	(159)
Surplus / (Deficit) be	**(55,561)**	**(16,589)**	**(31,691)**	**(5,439)**	**26,252**
Gross Surplus	*54%*	*40%*	*47%*	*63%*	*16%*

	2022	2023	2024	2025	YOY
Revenue					
Membership	13,015	14,465	19,790	21,645	1,855
Donation	0	100	1,000	4,056	3,056
International T	7,660	11,588	10,336	10,937	601
Sponsorship	6,875	17,975	5,676	12,320	6,644
Advertising Income			1,853	215	(1,638)
Food & Drink (i	0	4,989	7,476	7,134	(342)
Events Income	749	18,121	14,173	13,187	(986)
	28,299	**67,238**	**60,303**	**69,494**	**9,190**
Revenue (Clubhouse)					
General Sales	0	0	59	0	(59)
Socials	0	173	0	0	0
RFU Grant (Lad	0		0	0	0
Grant Income (	11,485	11,485	7,818	8,693	875
	11,485	**11,658**	**7,877**	**8,693**	**816**
TOTAL REVENU	**39,784**	**78,897**	**68,180**	**78,187**	**10,006**

Cost Of Sales		2023	2024	2025	YOY
Coach Fees	1,001	822	1,731	3,680	1,950
Kit	2,412	7,878	6,954	4,492	(2,462)
Referees	515	425	697	446	(251)
Registrations	445	40	0	0	0
Competition Fe	0	1,210	1,155	1,715	560
Equipment	11,161	6,628	1,758	4,043	2,285
Medical, First A	2,825	3,846	4,216	1,829	(2,387)
Ladies Toilets (	0	4,928	536	0	(536)
Food & Drink (e	0	1,840	1,281	409	(872)
Veo Subscription				827	827
Player Expense	0	55	45	120	75
Hardship Fund	88	0	35	0	(35)
Advertising Cos	0	0	2,636	0	(2,636)
Trophies	0	0	2,120	483	(1,637)
MND - Raffle/I	0	0	(5)	0	5
					0
Ex-players Day	0	945	0	0	0
Events Expense	0	18,806	13,199	10,797	(2,403)
	18,447	**47,422**	**36,358**	**28,841**	**(7,517)**
Gross Surplus	**21,337**	**31,474**	**31,823**	**49,345**	**17,523**
Gross Surplus I	**54%**	**40%**	**47%**	**63%**	**16%**

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OVERHEADS	2022	2023	2024	2025	YOY
Rent	8,898	8,915	8,904	9,583	679
Light & Heat	3,172	5,968	15,858	10,700	(5,158)
Insurance	3,325	3,513	3,086	3,938	852
Pitch and traini	3,290	4,601	10,973	13,044	2,071
Property Repai	38,768	5,842	5,475	4,552	(923)
Broadband & S	0	3,460	4,247	3,657	(590)
Legal and Profe	0	0	0	0	0
Waste Collecti	0	1,660	1,169	1,546	377
General Clubhc	5,926	676	396	733	337
Accountancy	1,050	1,020	1,050	1,156	106
Depreciation	12,472	12,472	12,472	5,833	(6,639)
	76,901	**48,128**	**63,632**	**54,743**	**(8,889)**

2026 BUDGET

Income = Net reduction

- loss of sponsorship partially offset by success of 100 Club

Costs = Net Reduction

- Reduced Kit & Equipment (sponsorship/smarter procurement)
- Reduced insurance (previous insurance not suitable)
- Higher first aid & physio costs (on site)
- Loss of M&J top field offset by increased use of Tewkesbury School and loss of café income
- Utility Bills (new rate from Mar'26)

Star Inn

- Further growth
- NET POSITIVE POSITON

9. To elect the Officers for the ensuing year

I have to start by stating that Scott Jameson is standing down as Club Vice Chairman. Our thanks go out to Scott for his time and commitment in this role to the club over the last few years.
Scott has been a considerable support to me in my role.
I am however pleased to say that Scott will remain International Ticket Secretary and has also taken on a role within the Sevens & Sounds committee, so will continue to be a very familiar face in and around the club.

So, the officers standing this year are:
Club President - Al Green
Club Immediate Past President - Dave Newcombe
Club Secretary - Sharon Taylor
Club Treasurer - Duncan Taylor
Club Chaiman - Kevin Falvey
Club Vice Chairman - Kieran Matty (I am very pleased to announce that KM has kindly agreed to take on the role of CVC)
Club Junior Section Chairman - Nick Harwood

Do I have a proposer **Gemma Greenwood** seconder **Alice Walker.**

Votes - For Unanimous Against 0 Abstentions 0

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10. Election of Committee Members

A very big thank you goes to Helen Ayres who as recently stood down from the club exec committee. Helen has been a very strong advocate for ensuring equality, diversity and inclusion throughout the club as well as providing a clear sounding board for all issues raised within the club to the committee. She will be missed, but the door will always be open.

So the committee will be made up of - The Club Officers together with:-
Paul Kemple, Alice Walker, Arti Ranner, Will Gamble.

All the above have indicated their willingness to stand and were formally proposed by **Phil Turton**, seconder **Scott Jameson.**

Votes - For Unanimous Against 0 Abstentions 0

If anyone would like to stand to join the committee, then please see me.

11. To confirm the Election Honorary Vice Presidents (made by the Committee during the preceding year)

It has been 8 years since we have bestowed this honour on anyone.
So I am very pleased that the Executive Committee is seeking confirmation of 7 club members being elected as a Life Vice Presidents of the Club. All have over time made a very significant contribution to the running of the club.

They are:
Chris Peacock
Carol Malpass
Adrian Bawdon
Rob Antonelli
Andrew Hartley
John Calvert
Meryl Falvey

Proposed: **Nick Harwood** Seconded **Darren Gamble**

Votes - For Unanimous Against 0 Abstentions 0

12. To confirm the election of Honorary Members (made by the Committee during the preceding year)

Confirmation of ALL Club Coaches in the 2023/24 season and our Staff and Non International Ticket Sponsors being elected as Honorary Members of the Club.

Proposed **Alice Walker** Seconded **Kieran Matty**

Votes - For Unanimous Against 0 Abstentions 0

14. To consider any other business of which due notice shall have been given

None received.

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15. Any Other Business (on which no voting shall be allowed)

It was asked if the club would consider changing constituent body from NMids due to changes in Colts playing up. Changes cannot be made mid-season so will make enquiries and decide before next season. KF to raise at NMids meeting to understand their logic as to why this rule was put in place and to better understand what detrimental effect this has had on men's rugby. We are currently unaware of Gloucester's stance for next season so moving may not be a viable option.

Shortz was recognised for his support with fitness development particularly in the men's section and personally from Gemma.

Colts players and recruitment was discussed and acknowledged a plan is required. Will be discussed at Exec Committee.

Plans to maximise on Women's Rugby World cup and attracting more females into the sport was discussed. Strong Touch side and actively growing contact at age grade. Girls U14 & U16 play in a hub with school engagement days planned.

Club website – thank you Dom for launching.

An overview of the Sevens & Sounds festival was given; festival of men's and ladies 7s to take place on 4 July. Festival community based attracting local clubs (male and female) and touring sides with food concessions and music, Saturday morning 10am start with music finishing at midnight. Bredon Parish council sign off is required; plan has been presented and if agreed next stage is financial planning. Will enquire community to embrace and volunteers needed but will help raise profile of the club.

17. Date of next AGM -TBC, around September 2026

KF closed the meeting by saying, this has been an encouraging season. We are still in a good financial position, although reducing costs and increasing revenue/sponsorship are our key drivers this season. The playing sides through the club are as strong now as ever and the social and community aspects of the club continue to shine through.

Thank you all for coming.

DRAFT