

THE GRASSHOPPER PENSIONERS' CLUB

MARTINS BANK

Website: www.martinsbank.co.uk

© gut informiert!

SECRETARY: David Baldwin, Lower Windle, Windle Royd Lane, Warley, HX2 7LY.

'Phone: 01422 832734. email: grasshoppers@btinternet.com

CHAIRMAN: Bernard Lovewell

TREASURER: Robert Bunn

WELFARE OFFICER: Susan Sutcliffe

Membership Database Secretary: David Baxter

Main Lunch Secretary: Ken Quirk

Easter 2022 Edition



ADVICE OF THE 2022 ANNUAL GENERAL MEETING

Notice of the 2022
Annual General Meeting
of
The Grasshopper
Pensioners' Club
To be held at:

The Union Jack Club
On Thursday, 9th June
2022
at 12 Noon



AGENDA

1. Welcome (Bernard Lovewell)
2. Apologies for Absence
3. Minutes of 2019 AGM
4. Matters Arising
5. Chairman's Report
6. Treasurer's Report
7. Welfare Officer's Report
8. Election of Officers
9. Election of Auditor
10. Changes to Our Constitution
11. Any Other Business.

MINUTES of the 2019 ANNUAL GENERAL MEETING

The 2019 Annual General Meeting was held at 11.30 am on Thursday 16th May at Barnsgate Manor and Vineyard. **Summarised Minutes follow:**

The 2019 AGM was attended by the Chairman, Treasurer, Secretary and Welfare Officer plus 18 other members and guests with 'Apologies for Absence' being received from seven members. The Secretary confirmed that following contact with the secretaries of every Barclays Pensioners'

Club 163 former Martins staff had registered their interest in attending the Liverpool Lunch and 109 the London Lunch for which final reservation requests will accompany the late summer Newsletter.

CHAIRMAN'S REPORT:

Bernard Lovewell thanked his fellow committee colleagues for their efforts during the past 12 months; Arthur Rowe for his suggestion of the Union Jack Club for the December lunch, and especially for obtaining a discounted rate for this year's event: Alistair and Janet McIntosh for organising the Spring Lunch and finally Ken Quirk for organising last year's December Lunch and this year's London and Liverpool Lunches. Bernard continued by paying tribute to Colin Redshaw's time as our Treasurer when he stood-in on a temporary basis to ensure that Club continued to function.

TREASURER'S REPORT:

Colin Redshaw reported that our account balance was better by over £2,000 as a result of not having to subsidise the Thames Cruise and that the subsidy obtained by our secretary for the forthcoming December Lunches was also a welcome boost. Colin mentioned that the combination of these two factors had resulted in our balances being at their highest level for years and thanked Bill Steele for examining the accounts. Finally, Colin confirmed that nineteen new members had been recruited during the year.

WELFARE OFFICER'S REPORT:

Sue Sutcliffe reported that there had been no welfare issues during the year and that she had therefore nothing to report.

ELECTION OF OFFICERS:

Following Colin Redshaw's decision to stand down from the role of Treasurer (which he had taken on a 'temporary basis') Robert Bunn offered to become our Treasurer.

As the remaining Officers had agreed to remain in their roles their appointment was agreed unanimously.

ELECTION OF AUDITOR:

As Robert Bunn lives in north London, it was agreed that it would be left to Robert to find a suitable person to act as auditor in his local area.

ANY OTHER BUSINESS:

A general discussion followed about the problems experienced by the widows of former Martins staff when Willis Towers Watson's staff cannot understand the benefits provided by our Widows & Orphans Fund. Our secretary was asked to highlight this matter in the forthcoming Newsletter and ask everyone to bring it to the attention of widows in particular.

Comment was also made that little did Robert Bunn realise that his new role would become permanent, just as Colin Redshaw had failed to realise when he offered to become

our Treasurer on a 'temporary basis' and thereby enable the Club to continue in existence.

The meeting closed at 12.30 just leaving time for refreshments before lunch at 1.00 p.m.

David Baldwin Secretary

Note re 2019 Accounts: In early 2019, I wrote to the Pensions Administrators requesting support of £20 per head for our 50th Anniversary 'Remembrance' Lunches, to cover those ex-Martins staff who wished to attend but were not members of the Club, so that our funds would not be depleted by virtue of subsidising their lunches. Instead, we were provided with a one-off grant of £2,500 which was an excellent gesture by Barclays.

2022 ANNUAL GENERAL MEETING CHAIRMAN'S REPORT:

TREASURER'S REPORT:

Our Treasurer, **Robert Bunn**'s report is included with the last three years' Accounts at the end of this Newsletter.

SECRETARY'S REPORT:

May I add (to Robert Bunn's report) that there was a further bonus in that in addition to our 'Remembrance Lunches' being extremely well-attended, more members were recruited, which further benefitted the finances of our Club. **Our thanks go to everyone for your continued and future support.**

I would also like to express my appreciation to members who have thanked me for producing our Newsletters, which I couldn't have done without our members' memories. **Please keep them coming as our Newsletter, being part of our website, continues to be archived by The British Library for future generations.**

One Final Request: We have also recently received donated memorabilia from Ann Ashcroft, which have been gratefully received by Jonathan Snowden for his Archive. Should you have any Martins memorabilia in your possession and don't know what to do with it then please feel free to contact me or Jonathan Snowden with details of what you have and we will see what can be done to preserve them.

WELFARE OFFICER'S REPORT:

Sue Sutcliffe confirms that she has not received any requests from any of our members.

PROPOSED CHANGES TO OUR CONSTITUTION:

I have only been able to find a copy of our Constitution dated 10th September 1990 with several amendments attached and which needs to be updated to regularise the situation which has existed for several years. Consequently,

your Committee is proposing that the wording of our Constitution be amended as follows:

That our Annual General Meeting be held within 6 months of the end of our Financial Year.

AND: The reference to 'Auditor(s)' be amended to 'Honorary Examiner' and the number be reduced from two members to one third party member of the Club or a Barclays Pensioners' Club.

AND: Revise the reference to 'Four Officers' 'the two Committee Members and the two Auditors' to: Elect or re-elect the Chairman, Treasurer, Secretary and Welfare Officer and appoint one Honorary Examiner'

AND: Amend 'The Officers of the Club shall be Chairman, Vice Chairman, Treasurer and Secretary' to Chairman, Treasurer, Secretary and Welfare Officer.

AND: Re Membership: Amend 'former part-time staff...without pensions but with at least 20 years' service on the same terms as (full time staff)'. Delete the reference to 20 years' service.

REASON: In all instances; as stated, the proposed amendments are simply in order to regularise the situation which has grown and existed for several years: Traditionally, our AGMs have been held in May despite our Constitution stating that the AGM should be held within 3 months of the end of our Financial Year. Our current Constitution states: *The Club shall be audited annually by two members who shall have been elected for that purpose.*

If approved by 'not less than two-thirds of those members present at the Annual General Meeting (as required by the Constitution) a revised Constitution will be produced and circulated to all members in a future 2022 Newsletter.

MORE BRANCH CLOSURES

11-68-70	Settle	18/02/2022
11-06-40	Newcastle-upon-Tyne Gosforth	11/03/2022
11-21-90	Liverpool West Derby	11/03/2022

SPEND, SPEND, SPEND

The article in the Spring edition of the Newsletter triggered a memory which resulted in the following email from **Rodger Scott**, who writes: *I joined the bank at 28/30 Park Row Leeds in September 1960 and I read, with interest, Stephen Lane's reference to his Dad's involvement with pools' winners via the Martins Bank Executor and Trustee Department (Christmas 2021 Newsletter). I can add a bit of flesh to the bones of his story.*

There was such an office on the top floor of **28/30**, served by both a staircase and a manual lift. *Ex-amateur boxer Albert Cooper*, who, when he could, always seemed to be shadow boxing in the mirrors of the lift, was the lift driver, relieved by one of the messengers to cover his lunchtime or by one of us from the Junior Desk if no messenger was available.

About a year after I had started work, (just after 30 September 1961 to be precise) it fell to me, a mere 17-year-old, to take charge of the lift so that Albert could eat. It was a tricky job; the only control was a wonderfully polished, brass handle on the inside of the lift - push forward to go up, pull backwards to go down. What's tricky about that? Well, it was something of a work of art to gauge when to move to the central position for "Stop" to avoid having to ask passengers to "Mind the step" as the concertina gates were hauled back! If the step was too high or low a sharp tap of the controller would get us nearer our destination with a bit of a well-sprung jerk and an earlier warning of "Hold tight"!

On this particular lunchtime, three people entered the lift and asked for the *Executor and Trustee Department*: I duly delivered them, they minded the step and, as they left the lift, one of the male passengers slipped me half-a-crown for my services! My salary in those days was something like £24 a month so 2s6d was a lot of money!

It turned out that one of the men was from Littlewoods Pools, the other was Keith Nicholson and the lady was Viv Nicholson, his wife. Keith was my benefactor! They lived in Castleford and pools' winners without a bank account were invited by Littlewoods to be taken to their local Martins for investment advice. I read that the £152,319 which the Nicholson's win, was the equivalent of £3.36m in today's money!

It's sad that their win did not bring them lifelong happiness: Keith was killed in his car in 1965 on the A1 returning from racing and Viv died in 2015, the two of them having: "*Spent, Spent and Spent*"



“WHAT PRESENT DO YOU BUY A 90 YEAR-OLD WHO HAS MOST THINGS?”

Was the problem that troubled Colin Skelton's son. That was until, as an antiques dealer, he was visiting Newark's Antiques Fair last year and saw something that

he immediately had to buy. What was it? It was something that we all used to see every day, as is evident from this photograph (below left).



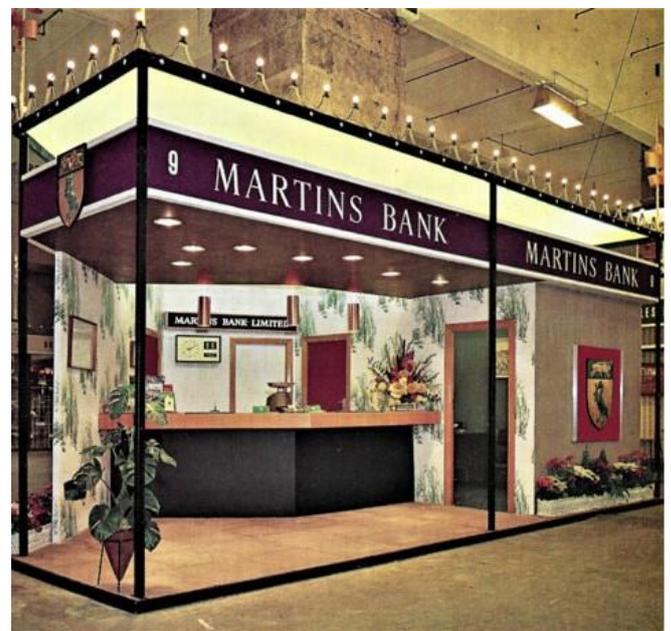
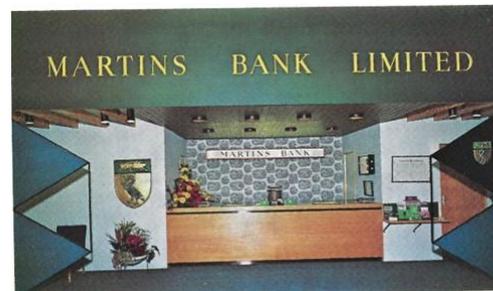
Colin was well known in Martins 'AmDram' circles and featured in numerous productions, including, as the war-crippled grandson of the old landlord, in love with the old man's niece, played by Barbara Phillips, gave us a

delicate portrayal of a part which has some pitfalls for the inexperienced; and Barbara, as the girl who refuses to let him be a martyr on account of his disability was most sweet and appealing in her acting. The two of them admirably offset each other. (The above is an extract from a Martins Magazine report and contains certain descriptions which were used at that time)



MORE MEMORIES

In our Spring Edition, I mentioned that Ann Ashcroft had donated some of her personal memorabilia and some Magazines, one of which included photographs of our temporary branches which were specifically constructed for various 'Trade Shows'



IVAN FLETCHER HAS A LOT TO ANSWER FOR! (ONLY JOKING)

After reading Ivan Fletcher's article in the Spring Newsletter, Ken Marsh writes: *I was intrigued to read Ivan Fletcher's memories and surprised that he omitted an interesting time at Epsom. This branch was opened in 1965,*



supposedly to enable Brenda Bardsley, the wife of the London District General Manager, to cash cheques! We ended the first day with 16 accounts but were one of only two branches with drive in facilities. (Editor:

Can anyone identify either members of staff and/or the driver of the 'Zephyr 6')

Until business grew, we practised our darts and I looked after the small garden in front of the branch. Ivan was second man to Brian du Feu and I was third out of five. One of Ivan's early jobs was

once again to transport cash, this in his own car, a Mark 1 Cortina, registration number 2646D,



to the Electrical Research Association at Leatherhead and I was always delighted when he delegated this job to me as I did not own a car and felt quite special.

As preparation for me to

join a small branch after six years at St. James's Street I went on relief, this was good practice for me as one of my regular duties was to

run Kew Bridge Sub Branch, which opened once a week for the benefit of the British Wool Marketing Board. It was here that I could practise my cricket with my compatriot, a ruler for a bat and a rubber for a ball and perhaps this



enabled me to be selected for the London District cricket team a couple of times. The other duty was to go to the pub next door

at opening time to buy two bottles of light ale and return them to the night safe to keep cool for lunch. We were lucky to see more than two customers in the day.

Those were the days!

Ken Marsh

P.S. Recently I replied to the Barclays request for memories of my first days in Barclays, I replied and had the first part of my email published, the editors were interested in my second half but decided not to print in case it upset anyone. I will repeat it here and you can decide what to do with it.

Before the merger of Barclays and Martins there was some suggestion that it would be three banks to include Lloyds but apparently the Monopolies Commission turned it down on the grounds of monopolisation but this was a shame as apparently the name had already been decided. It was going to be the first two letters of Barclays, the first two letters of Lloyds and the last letter of Martins.

Ken

DENT THROUGH THE YEARS

A few weeks ago, one of Lesley Crombie's friends was walking in Dent when she noticed our former sub-branch (to Sedbergh).

Externally, as is evident from these photographs, little has changed. The first (right) dates from the date of the Bank of Liverpool, whilst the second



(left) appears to be from the 1950s (based on the



RAC sign fixed to the wall of the building directing drivers to the 'FREE' car park). Although the 'Bank of Liverpool' lettering has been removed from the front windows it

has been replaced with the **Martins Bank Limited** sign above the door and window.

Above the door and window, little else has changed over the years.



We now move forward to 2014 and a photograph from a [facebook](#) 'post', where it would appear that our former sub-branch was in the process of being renovated.

Taken by Simon Johnson from the Wirral this year, it would appear that the transformation of our former Dent sub-branch has been completed (left):



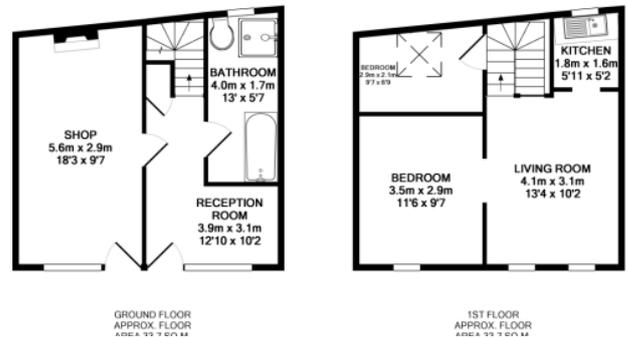
In the Spring Edition, David Phelan wrote an article about his purchase of our former **Grange-over-Sands** branch. Although, not as architecturally beautiful, Dent sub-branch came on the market in 2013. Then offered as: **Fountain Gallery, Main Street, Dent, Sedbergh, Cumbria, LA10 5QL Offers Over £130,000** and described as: **A two-**

bedroom terrace cottage in the centre of Dent with investment potential. This is an unusual property offering a great opportunity to the right person. Many years ago, this property was the bank and in more recent years was a gallery with living accommodation above. The ground floor gallery area does need to remain commercial but offers the opportunity for any form of retail or other uses subject to the relevant



bedroom terrace cottage in the centre of Dent with investment potential. This is an unusual property offering a great opportunity to the right person. Many years ago, this property was the bank and in more recent years was a gallery with living accommodation above. The ground floor gallery area does need to remain commercial but offers the opportunity for any form of retail or other uses subject to the relevant

permission. The retail space could also be sublet. The remainder of the property, whilst in need of renovation consists of an entrance hall, ground floor bathroom and first floor living room, kitchen and two bedrooms. The perfect property for a cottage industry in a charming Dales village.



Whilst **KINRISE** have a far greater task on their hands, with the restoration of our former Head Office building, it is gratifying to know that they are not alone and our name will continue to live-on in the locations of our former branches one way or another.

OUR VICAR LANE BRANCH TODAY



Earlier this month my wife and I were in Leeds and I took some photographs of our Vicar Lane branch. This image (above) is from 'Google Maps' which shows the three former bank buildings that still stand on the crossroads in Leeds of **Vicar Lane** and **The Headrow**, all of

which were built to the same design in the late 1930s. Our branch is on the left, Lloyds is on the right and Barclays is in the background on the right. The images are a clear illustration of how little our branch has changed over the past 80 years, with only one of the original entrances having been blocked and replaced with a window. Our second Coat of Arms on the building, above one



of the original doors, but now a window, ensures that we will never be forgotten. But, reverting to the first image of the three banks (Martins, Lloyds and Barclays): Although I had never thought about their design before, I realised that all of the buildings must have been designed by the same architect as part of the original 'Headrow' development, with each of their respective Coat of Arms being resplendent above their entrances.



I hope that this article resolves any mystery about the design of our former Vicar Lane branch.

WELLINGBOROUGH BRANCH

Memories were triggered by mention of Wellingborough branch in a recent Newsletter as David Ashby writes: *I have noticed that you have visited Wellingborough and looked to see where the branch used to be.*

At that time of opening, I was at Northampton Branch, with Wellingborough being one of our sub-branches, along with Kettering and Northampton Cattle Market. I had the pleasure of going over to Wellingborough as Clerk in Charge from time to time when holidays were taken.

I recognise the faces in the photo including my manager R M Whitlock and Colin York who is still a friend today. After a tour of Lincolnshire and Peterborough I returned to Wellingborough towards the end of my banking career. The Martins branch had been taken over by Yorkshire Bank. The final banking connection ended by closure on 13th June 2017.

Coincidentally, Mary Robinson was my accountant at my last Barclays branch at Northampton- Wellingborough Road in 1994.

The following comments and images are from our website with the first being from the



Cocktail Party to celebrate the branch opening in 1967, featuring (left to right): Pictured along with Mary

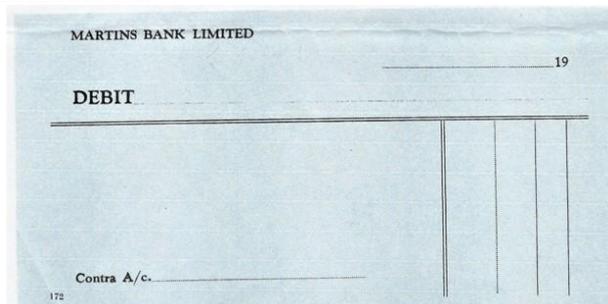
are Mr P Boulton (who is Clerk in Charge of the new branch), Mr R M Whitlock manager of Northampton Branch, Mr W Turnbull Midland District General manager, Mr S C Allen, and Mr C York. On the Wellingborough page, Jonathan comments: **We are indebted to Mary Robinson, who is featured here at the celebration party for the opening of**

Martins Bank's new Wellingborough Branch in August 1967. One of the last of the new generation of the Bank's Branches to open, Wellingborough joins the Branch Network at a time when adding more and more offices is still seen as the answer to increasing business and profitability. Typical of most branch openings of the time, a cocktail party is held in celebration, and as a vehicle to court prospective customers to leave their existing banks.

It was also typical to invite local dignitaries, including: Mr C Forster (Chairman of Wellingborough Urban District Council), Mr B A J Taylor, (Chairman of Wellingborough Rural Council) and Mr R H S Greenwood, (Chairman, Rushden Urban Council) who represented another aspect of life in 1967 since which, like our existence, have disappeared following the Local Government reorganisation of 1974.

REMEMBER THESE?

With thanks to Jeremy Bauer, ex Keighley 11-03-50, from his personal collection of Martins memorabilia:



Although we all remember the branch(es) at which we used to work, we sometimes tend to forget the essential elements of our daily work. Pre 'encoded rems', and now 'imaged cheques' we had our town's 'Local Clearing' where vouchers like these were used:

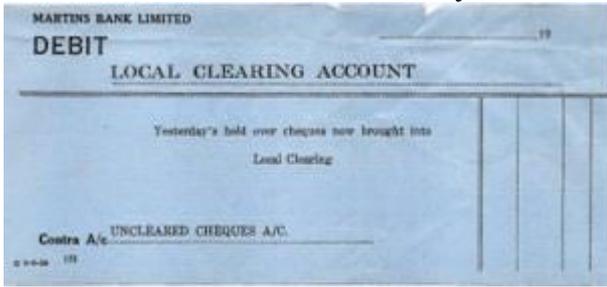
KEIGHLEY BANKERS' CLEARING					
BANK					Date
BANK	OUT			IN	
	£	s.	d.	£	s. d.
Barclays					
Lloyds					
Martins					
Midland					
Nat. Prov.					
Yorkshire					
Totals					
Balance					
TOTALS					

when there were our competitor's long-gone names. Apart from ours, others include: Midland, National Provincial* and, more recently, Yorkshire (Penny). The above voucher will, no-doubt, bring back memories of sitting in back rooms exchanging other bank's cheques and waiting for the summary to be balanced. Then it was the walk back with our cheques to be posted to our customer's accounts.

* During Barclays' days, one of my relationship accounts was the Provincial Building Society which,

when it agreed to merge with the Burnley Building Society changed its name to the National **and** Provincial Building Society as the National Westminster Bank had retained the National Provincial name.

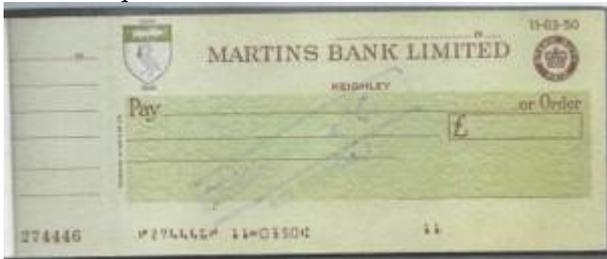
Less of that and back to our (Jeremy's) vouchers:



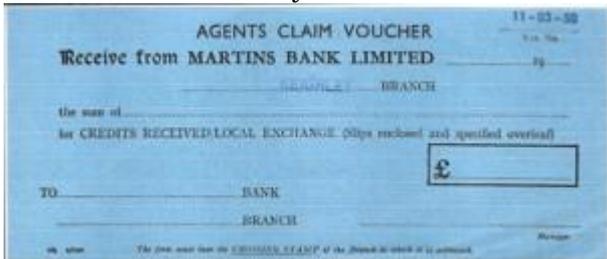
Jeremy's pre- MICR code lined personal cheque book, although it does have non-magnetic E13B characters

0 1 2 3 4 5 6 7 8 9 0

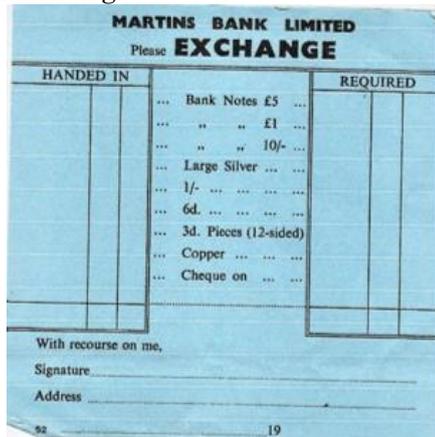
for the cheque number and branch Sort Code.



Then there were the Agents Claim Vouchers (ACVs) and Branch Payment Vouchers (BPVs)



But we cannot forget the small square 'Cash Exchange' vouchers which would have been better handed to customers to use instead of a scrappy piece of paper or back of an envelope



being thrust across the counter with an equally scrappy bundle of

notes. How many of us actually took the time to complete one of these small square blue slips instead of simply counting the notes and handing over the desired change?

IT'S THAT MAN AGAIN!

Who is he with, where are they and why are they there? Well, you might recognise the man (Colin



Skelton) but possibly not the former **Miss Eileen G Harrison** (aka Mrs Skelton), who joined Martins at our **Liverpool City Office** in 1953 and they're standing inside **'The Horseshoe'**. We will let Colin's and Eileen's son, Andrew, take up the story, (but first of all we would also like to add our thanks to

Kinrise and **Cal Taylor***for making it possible):

This was the exact spot in the Horseshoe where in February 1957 Dad, Colin Skelton, asked Mum on their first date. As they say the rest is history. We have been so lucky today to visit 4, Water Street, Liverpool at the invitation of the new owners Kinrise Group to recreate the moment. Dad was able to regale stories of his time here and we have calculated that as a family we worked for the Bank for 91 years. Dad, Mum, Alison and me.

*Cal joined Kinrise in 2022 as the Community Manager for Martins Bank Building in Liverpool. His primary focus is to build Martins' brand as a home for business, culture, community and impact. (© Kinrise [[Martins Bank Building, Liverpool — Kinrise | creating spaces that inspire and enable](#)]). I'm certain that all of our members will wish Cal every success in restoring both **MARTINS'** name and building as a central element of Liverpool's business, culture and community once again.

AND LAST, BUT NOT LEAST

I am certain that all of you will share my feelings



and concern about what is happening in Ukraine and what could happen in future. Like me, I believe that some of you will have

actually worked with former colleagues or children of families originally from Ukraine and I hope that you all are able to agree with their rightful cause against an utter despot and will support the Ukraine in whatever manner you feel most comfortable. As the Ukrainian people say:

Slava Ukrayini! 🇺🇦 **(Glory to Ukraine!)**

I already have some articles/comments for the Summer Newsletter but please feel free to email or write to me with your memories (or to offer your memorabilia) for the next edition. In the meantime, we look forward to seeing you again at one of our forthcoming functions.

ANNUAL GENERAL MEETING **AGENDA** ITEMS:

Our 2022 Annual General Meeting Agenda is published on Page 1 of this Newsletter. Should any of our members wish to add further items, pass comment or simply wish to apologise for their absence then please feel free to advise me.

LOCATIONS FOR LOCAL FUNCTIONS:

Following the comment in our Spring Newsletter, I have been contacted by some of our members who have shown interest in attending functions in Eastbourne, Portsmouth, Bournemouth and South Devon and I wonder if there would be further interest from members living elsewhere in the country? As with all of our functions, these events would be subject to support but would be subsidised as are our other Lunches.

RESERVATION FOR THE ANNUAL GENERAL MEETING AND 55TH ANNIVERSARY LUNCH 2022

To be held on **Thursday 9th June** at The Union Jack Club

The deadline for returning your reservation is 30th April 2022

STARTER Prawns & Crayfish with Peach Cocktail Sauce
MAIN COURSE Rump of Lamb, Anna Potatoes, Garden Vegetables, Gramolata
DESSERT White Chocolate, Raspberry Delice

Tea or Coffee

Please tick the appropriate box if you require an alternative option:

Diabetic	Gluten Free	Vegetarian	Other (please state)

Pay Bar available from 12.00 Noon until 4.00 p.m.

The Annual General Meeting will commence at 12 noon.

Luncheon will be served at 1 p.m.

**Cost: £20.00 for each Full Member and Associate Member and Co-habiting guest of each Full Member
£20.00 for each Guest who does not fall into one of these categories. Maximum 1 Guest per Member**

These prices include table wine or fruit juice and gratuity. Your preference would be appreciated to ease administration:

Red	White	Fruit Juice



Please detach here and return to Ken Quirk with your remittance TO: Mr K W Quirk, 119 Fernhill Road, Cove, Farnborough, GU14 9DS.

OR email to: kenneth.quirk@sky.com If you need to contact Ken, you can 'phone him on: 01252 521044

Please reserve me place(s) for the December Lunch at **The Union Jack Club**, on **Thursday, 9th JUNE 2022** for which I enclose my cheque payable to The Grasshopper Pensioners Club for £..... and confirm that **I was a member of Martins Bank Staff on or before 12th December 1969**. Please tick this box to confirm

IF YOU WISH TO PAY ELECTRONICALLY INTO OUR ACCOUNT YOU CAN, BUT YOU MUST ADVISE KEN QUIRK WHEN YOU RESERVE YOUR LUNCH. OUR ACCOUNT DETAILS ARE: Sort Code: 20-31-52 A/c No. 80540137 IN OUR NAME.

I am /am not a member of The Grasshopper Pensioners' Club. (Please delete whichever does not apply)

Names of those attending (CAPITAL LETTERS PLEASE)

..... (Member/Guest) (Member/Guest)

My contact number: My email address is:

Seating preference (Although this cannot be guaranteed, I will make my best effort to ensure that it is)

Name(s)

I WILL*/WILL NOT* BE ATTENDING THE ANNUAL GENERAL MEETING. * PLEASE DELETE THE INAPPROPRIATE.

THE GRASSHOPPER PENSIONERS' CLUB ACCOUNTS FOR 2019, 2020 and 2021

GRASSHOPPERS PENSIONERS' CLUB
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

		2018
INCOME		
Grants	2,080.00	4,588.85
Social	827.20	
Welfare	2,180.80	
Administration	2,500.00	
Special re Liverpool lunch	7,588.00	
Joining fees	300.00	95.00
Interest	3.36	
Total Income	£7,891.36	£4,683.85
EXPENDITURE		
Annual General Meeting	46.00	46.00
Barnsgate lunch 51	1,570.00	
Less members' contributions	893.00	580.00
Birmingham lunch 21	241.50	
Leeds lunch 64	1,568.14	
Less members' contributions	1,408.00	160.14
London lunch 109	4,372.10	
Less members' contributions	2,260.00	2,112.10
Liverpool lunch 155	5,309.50	
Less members' contributions	3,220.00	2,089.50
Manchester lunch 57	285.00	
Stationery & photocopying	84.49	120.80
Postage*	544.11	118.12
Newspaper printing**	1250.57	
Website hosting	120.00	120.00
Administration	6.49	0.00
Total Expenditure	£7,616.90	£2,419.77
Surplus for the year	£274.46	£2,264.08
	£7,891.36	£4,683.85
BANK ACCOUNT		
As at 1 January 2019	£6,173.11	£6,173.11
PLUS Surplus for the year	£0.00	£274.46
	£6,447.57	£6,447.57
As at 31 December 2019	£6,447.57	£6,447.57
	£0.00	£0.00
	£6,447.57	£6,447.57

N. B. *Surplus from the sale of scarves, ties & coasters has been used to defray postage costs
 Previous year's figures distorted by stamps bought in 2017 to avoid price increase
 **The Newsletter expenditure includes printing costs for one 2017 edition,
 two editions in 2018 and three in 2019

For and on behalf of the Committee

Robert Bunn

Robert Bunn - Honorary Treasurer

I have examined the books and vouchers for the year ended 31 December 2019 and verify that the foregoing is in accordance therewith

Gordon G V Williams

Gordon G V Williams - Honorary Examiner

THE GRASSHOPPER PENSIONERS' CLUB
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

		YEAR 2019
INCOME		
Grants	5070.00	2,080.00
Social	919.60	827.20
Welfare	2424.40	2,180.80
Administration	0.00	2,500.00
Special re Liverpool lunch	8414.00	2,500.00
Joining fees	160.00	300.00
Interest	0.00	3.36
Total Income	£8,574.00	£7,891.36
EXPENDITURE		
Annual General Meeting	0.00	46.00
Barnsgate lunch	0.00	677.00
Birmingham lunch	0.00	241.50
Leeds lunch	0.00	160.14
London lunch	0.00	2112.10
Liverpool lunch	0.00	2089.50
Manchester lunch	0.00	285.00
Stationery & photocopying	104.41	84.49
Postage*	814.86	544.11
Newspaper printing	1140.41	1250.57
Website hosting	120.00	120.00
Administration	12.50	6.49
Total Expenditure	£2,192.18	£7,616.90
Surplus for the year	£6,381.82	£274.46
	£8,574.00	£7,891.36
BANK ACCOUNT		
As at 1 January 2020	£6,447.57	£6,447.57
PLUS Surplus for the year	£6,381.82	£274.46
	£12,829.39	£7,829.39
As at 31 December 2020	£11,409.39	£11,409.39
Event deposits for year 2021	£1,420.00	£12,829.39
	£12,829.39	£12,829.39

N. B. *Surplus from the sale of coasters (£42.92) has been used to defray postage costs.

For and on behalf of the Committee

Robert Bunn

Robert Bunn - Honorary Treasurer

I have examined the books and vouchers for the year ended 31 December 2020 and verify that the foregoing is in accordance therewith

Gordon G V Williams

Gordon G V Williams - Honorary Examiner

**THE GRASSHOPPER PENSIONERS' CLUB
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

		YEAR 2020
INCOME		
Grants	5070.00	5,070.00
Social	919.60	919.60
Welfare	2424.40	2,424.40
Administration		
Joining fees	95.00	160.00
Total income	£8,509.00	£8,574.00
EXPENDITURE		
Annual General Meeting	0.00	
Barley lunch	782.50	
Less members' contributions	425.00	357.50
London September lunch	1,012.50	
Less members' contributions	520.00	492.50
London November lunch	2,093.00	
Less members' contributions	880.00	1213.00
Liverpool June lunch	1,076.00	
Less members' contributions	540.00	536.00
Liverpool December lunch	1,679.85	
Less members' contributions	620.00	1059.85
Manchester lunch		193.50
Stationery & photocopying		84.28
Postage*		914.41
Newsletter printing		945.00
Website		156.00
Administration		31.09
Total Expenditure	£5,983.07	£2,182.18
Surplus for the year	£2,525.93	£6,391.82
BANK ACCOUNT		£8,574.00
As at 1 January 2021	£11,409.39	£2,182.18
PLUS Surplus for the year	£2,525.93	£6,391.82
As at 31 December 2021	£13,935.32	£8,574.00
Event deposits for year 2022	£900.00	
N. B. *Surplus from the sale of the and coasters (£22,500) has been used to defray postage costs.		

For and on behalf of the Committee



Robert Burn - Honorary Treasurer

I have examined the books and vouchers for the year ended 31 December 2021 and verify that the foregoing is in accordance therewith



Dan Butler - Honorary Accounts Examiner

First thing to say is those of you who have attended AGMs in the past will notice a change of style. This has come about following a comment at the AGM in 2019 concerning the omission of the Bank account and

also, to address notes which had been made by previous Account Examiners relating to marked fluctuations in postal costs. This was the result of postage stamps being purchased in advance of price increases and the stock not being shown. Additionally, we are now having to pay deposits when booking some venues so they also need to be shown in the accounts.

As we all know 2019 was the 50th anniversary of Barclays acquisition of our Bank and lunches were held all over the country with many former colleagues joining the Grasshoppers and attending an event for the first time. A special grant of £2,500 had been obtained to help defray the costs. The greatly enhanced attendance figure for 2019 events boosted the Social grant for 2020 and the same figure was used again as a basis for the grant in 2021 because of Covid restrictions. All the Bank grants are now administered through one account.

Generally, I have tried to give more detail without over complicating the figures so hope all is clear and easily understood. In the 2021 accounts the number of attendees is given, members and guests, and this clearly shows Martins' roots in the north of the country, and the higher costs of events in London.

Turning to Expenses, postage costs have been contained by using the services of a good friend of the Club Secretary who kindly franks the 230+ newsletters sent by post at a considerable saving as against affixing a stamp, standard letter with stamp, 66pence, franked, 47pence and large letter, £1.29/96pence. Newsletters keep the members informed, and hopefully, entertained. Over half the membership receive hard copies, printed on good quality paper and in colour. Fortunately, our Secretary has negotiated a good deal for us on the printing of the five newsletters produced annually.

Because of the very high number of members we receive a substantial Administration grant but once again costs have been kept to a minimum. Although a committee member, often more than one, will travel to attend the lunches held around the country no one claims any expenses. Consequently, the grant taken together with the Welfare grant, more than covers all the expenses notwithstanding the considerable monies spent on newsletters.

As mentioned previously, we were fortunate with the amount of the Social grant received the last two years so we go forward with a substantial balance, hopefully, to support events up and down the country when we will be able to properly enjoy the company of our former colleagues.

Robert Burn

Honorary Treasurer