Cambridge & District Amateur Radio Club

MINUTES
of the
CDARC AGM - Friday 23rd January 2026 8pm

Meeting Chair: Peter Howell M0DCV

The meeting was held on-line via Zoom and in-person at Coleridge Community College, Radegund Road, Cambridge, CB1 3RJ. All voting at the AGM was performed by in-person members by raising hands in the presence of the Secretary, or by indicating visually (on camera) or via the Zoom 'raise hand'/'thumbs up' features.

1. **CDARC Chair's Introduction.** The AGM was called to order at approximately 8pm and the Chair welcomed the club members, both this in person and via Zoom, to the meeting. Thirteen members were present and a further nine were connected via Zoom

2. **Apologies for Absence- Bryan – M0IPO**
   The Secretary had received apologies from Mark Flint.

3. **Confirmation of Quorum – Bryan M0IPO**
   A total of 22 voting members were present. A minimum of 10 are required so the meeting was deemed quorate.

4. **Approval of Minutes of 2025 AGM – Chair**
   The 2025 AGM minutes were approved unanimously by a show of hands.

5. **Treasurer's Report – Hamish G0GLJ**
   The Treasurer presented his report on the club's accounts for the year.
   Please see Appendix A – Treasurer's Report, and Appendix B – Audited Accounts.

   It was noted that there were sixteen new members who joined in 2025 and a further three already this year bringing us to a total of 77 which is a substantial increase from last year. The Secretary commented that the number of younger members had also increased and that this was encouraging.

The Treasurer asked Members to notify him of any changes in contact details and also thanked the Auditors and Committee for their assistance.

6. **Committee's Report – Bryan M0IPO**

The Secretary, Bryan Davies, gave a brief report on the club's activities for the year. These included:

- 12 meetings at Coleridge, 10 at Bottisham & 1 at Foxton.
- 3 outdoor meetings on Bottisham airfield
- 3 visiting speakers
- Attendance numbers generally up on last year
- 3 field days & some informal outdoor operating
- Churches and Mills on the Air participation
- A small increase in contest participation
- A new website
- Much activity on the various WhatsApp groups

7. **Training Officer's Report – Peter M0DCV**

In the period since the last AGM, nine people have attended a CDARC Foundation Course, (2 about to take the exam) Not every candidate is local to Cambridge. At least five candidates had passed with the remaining four unknown. One other Candidate is waiting to start

Three candidates are taking an Intermediate course

Four CDARC members currently form the Morse Improvers Group.

Four CDARC members have expressed an interest in starting to learn Morse after the AGM

8. **Webmaster's Report – Ryan M0RSU**

Firstly, thanks to Ben and Nicola for their work up until this year. It seems that Ben had been paying for the web hosting personally for many years which adds up to a sizable donation. Thanks too to David M0ZEB for continuing to provide photographs for field day reports.

This year saw the first major rework of the website for a decade or so. From the users' perspective the new website has very similar content and functionality to the old website, but behind the scenes there has been a complete rewrite. This will make it easier to maintain and extend the site moving forwards. It is built on a CMS (Content Management System) called ProcessWire. This makes it possible to manage dynamic content rapidly and with very little custom code. ProcessWire has a built-in "admin interface" which allows authorised users to safely edit their assigned content types from their browser without any specialist knowledge. For example, the Events organiser has been directly managing the website events list for most of this year without needing to go through the webmaster for every edit.

The new site has a more minimalist look and feel compared to the outgoing website. In part this is because the committee requested a fresh look, but it's also a

side effect of the site being built on a responsive CSS framework. This means that the various elements on the page are repositioned and rescaled automatically to make best use of the available screen space. The most obvious effect is that, when viewing on a phone or small tablet, you see a single column layout with reasonable font sizes rather than just a zoomed-out version of the desktop page.

Over the next year, it is hoped to curate and publish more of the club's archives in a new history section. This will include the remaining material from the old website, as well as historical material that isn't yet digitised.

Members were asked to consider advertising any items they have for sale on the members' ads page and contributing to field day write-ups. Having regular new content will increase our search engine rankings and help new people to find.

9. **Appointment of Two Electoral Officers – David M0ZEB**

There being no contested posts, Electoral Officers were not required.

10. **Election of New Committee – David M0ZEB**

The following candidates were re-elected en-bloc by a show of hands.

- Chair: Peter Howell M0DCV
- Treasurer: Hamish Roberston G0GLJ
- Secretary Bryan Davies M0IPO
- Training Coordinator: Peter Howell M0DCV
- Events Scheduler: Stephen Gibson M0WDN
- Publicity officer: Derek Howard M0JUV
- Webmaster: Ryan Suchocki M0RSU

Gavin Kelman M8VGU was elected as Ordinary Member.
Derek Howard has taken over the Publicity Officer role from Bryan Davies.

11. **Setting of Membership fees for 2025 – Hamish G0GLJ**

Given the increase in in membership numbers, the committee proposed to leave the membership fees unchanged i.e. Full annual membership fee £25, Family members £5, Country members £10 or Paypal £11 and Junior/student members nothing.

The members voted unanimously to accept this proposal.

12. **Election of Auditors for 2026 – Peter M0DCV**

At least two auditors, who may not be committee members, are required to inspect and formally approve the Treasurer's accounts. Steve Blunt G8CRB and David Tegerdine G0LRD kindly agreed to serve as auditors again this year. This proposal was accepted unanimously.

13. **Bottisham – Steve M0WDN**

The club hopes to resume at least some meetings at BAM after they re-open at Easter, however the museum is currently undertaking major updates and building work so full agreement as to dates has yet to be agreed. It was reported that they have now purchased the grass field in front of their buildings and that this may be made available to us for outdoor events.

14. Future Meetings – Steve M0WDN

The task of finding suitable and interesting topics for our regular meetings remains challenging. Bryan displayed an excerpt from the Minutes of the 1952 AGM in which exactly this same point was made!

15. Any Other Business

- Members can be added to the WhatsApp groups by request to the Admins – currently Bryan and Derek.
- Immediate changes to net frequencies will be published on the CDARC WhatsApp group
- A list of members could be added to the website only by permission of the individual member. The listing would comprise only callsign and first name
- David M0ZEB proposed a vote of thanks to the Committee

Closure: There being no further business, the meeting was closed at 8:58 pm.

Bryan Davies – M0IPO
Secretary to CDARC 24th January 2026

Appendix A - Treasurer's Report 2025

Membership

It is with sadness that I must report the passing of Dr Bob Whelan, G3PJT on 4th December 2025 There is an obituary on the RSGB website:

https://rsgb.org/main/blog/uncategorized/2025/12/18/dr-bob-whelan-g3pjt-4-december-2025/

77 members re-joined or joined during 2025:

- Full: 59
- Country: 7
- Family: 2
- Honorary: 4
- Student: 2
- Associate:

Welcome to the (16) new members in 2025

Andrew	M1AQR
Anthony	M7UNF
Chloe	
Gavin	M8VGU
Ian	G8SAA
Ian	G0LFT
Jack	M7JIC
Jonathan	M0NOJ
Jonathan	G4IVV
Marek	M7KMI
Mike	G1VJG
Nathan	M9NGF
Paul	M7CUC
Sebastian	M7SGX
Sian	M7TSI
Wayne	M3WJB

Also, please welcome Fraser M0LFW, Steve M7CTI and Sofia M7SFI who have joined since 1st January 2026

Membership Communications

- Website https://www.cdarc.org.uk
  includes Net information and Committee contact details
- E-mail Reflector
  the primary channel for the Committee to communicate with the membership and for an individual member to communicate with the whole membership
- WhatsApp Groups (3)
  CDARC - intended for club business
  Contests

Ragchew.
- Facebook group - CDARC Group

Profit and Loss Account

Income

Membership fees are our main source of income, with a smaller contribution from donations and income from the CRG Rally at Foxton.

Expenditure

The membership fee pays for:

- a twice monthly meeting place
- a Zoom subscription for those who can't physically attend Coleridge, and for meetings outside term time.
- RSGB Affiliation which includes 3rd party insurance for club sponsored events
- Insurances for equipment and the committee
- Committee expenses
- Energy costs for the running of the HF and VHF SDRs and the remote station

Income and Expenditure of the Operating Costs for 2025 show a surplus of £131.38

Moving down through the P&L, we see the income/expenditure for the year's events (CRG rally, donations for MOTA and CHOTA etc.)

The income of these activities exceeded the expenditure from them by £23.50, increasing the Income over Expenditure (excluding Assets) to a surplus of £154.88

Finally, the sale and acquisition of club assets, with no sales in 2025, and the following acquisitions:

- Replacement ribbon cable for Asset 614 (MTU-80/40)
- Blue Flag 3' x 2' (Asset 322)
- Blue Flag 3' x 2' (Asset 321)
- Twin microphone for Zoom meetings (Asset 626)
- Morse Code laptop for demonstrations (Asset 627)
- Laptop pointer for Zoom meetings (Asset 628)
- 100Ah LiFePo4 Battery and Powerpoles for Field Days (Asset 185)

The above created an expenditure of £315.70

The total of all the above activities has resulted in an overall reduction of £160.82, funded by cash held at the bank, as you will now see in the Balance Sheet

Balance Sheet

Current Assets now stand at £7886.47

Tangible Assets (cold hard cash)

Our balance now stands at £6934.50

You will see we have a new NatWest Business Reserve Account, this is a dual signatory account

Current Liabilities

Expenses known, but not paid for in the financial year (the invoices have not been received by 31st December), are shown in the Balance Sheet as Current Liabilities

The Current Liabilities are for the December 2025 Friday evening at Coleridge (£33.60) received and paid in January 2026

As you can see, our Net Assets in the 2025 Financial Year have increased slightly to £14626.25, an increase of £23.99 over the previous year

Auditors

I'd like to thank the Auditors, David, and Steve, for auditing the accounts and signing them off.

Committee

I'd like to thank the rest of the Committee for their time, effort, and support in 2025.

Membership

I'd like to remind all members that subs are now due.

Hamish Robertson, G0GLJ

Treasurer 

Appendix B – Accounts

Cambridge and District Amateur Radio Club
Profit and Loss Account 2025

2024 £	INCOME	2025 £	£
45.00	Subscriptions	**50.00**	
20.00	*Last year received this year*		*25.00*
25.00	*Next year received this year*		*25.00*
923.95	Subscriptions	**1389.53**	
	Full (59)		*1299.53*
	Country (7)		*70.00*
	Family (4)		*20.00*
	Donations with Subscriptions	**72.19**	
	Paypal		*0.77*
	Bank Transfer		*21.42*
	Cash		*0.00*
	Interest from Savings Accounts	**19.45**	
	Lloyds Instant Access Account		*19.45*
	NatWest Business Reserve Account		*0.00*
968.95	**Operating Income**	**1481.17**	
-209.47	**Operating Income over Expenditure**	**127.15**	
41.30	Rallies	**43.50**	
41.30	*CRG Rally - Bring and Buy Commissions*		*7.40*
0.00	*CRG Rally - CDARC Sales*		*36.10*
0.00	Training	**0.00**	
0.00	*Foundation*		*0.00*
0.00	*Course ()*		
0.00	*Intermediate*		*0.00*
0.00	*Advanced*		*0.00*
138.67	Donations	**70.00**	
	Donations received from previous year		*0.00*
	Paypal		*0.00*
26.00	*Cash*		*0.00*
112.00	*Bank*		*70.00*
1148.92	**Income (exluding Sale of Assets)**	**1594.67**	
			200.94
-200.94	**Income over Expenditure (excluding Assets)**	**150.65**	
290.00	Sale of Assets	**0.00**	
	Website Sales (on behalf of members)	**40.00**	
	Payment for PSU on behalf of G0NZJ		*40.00*
1438.92	**Total Income**	**1634.67**	
-858.83	**SURPLUS/-LOSS (Income over Expenditure)**	-165.05	

2024 £	EXPENDITURE	2025 £	£
31.00	Expenses 2024 paid in 2025	12.00	
0.00	*HF Remote*		*12.00*
31.00	*Coleridge Room Hire - December*		*0.00*
	Lloyds Bank Charges (introduced March 2025)	42.50	
812.88	Friday Nights	853.93	
533.00	*Coleridge Room Hire*		*356.80*
	Bottisham Airfield		*250.00*
	Foxton Friday		*56.25*
155.88	*Zoom Subscription - Annual (renew March)*		*155.88*
84.00	*Hotspot SIM (cancelled May 2025)*		*35.00*
40.00	*Visiting Speaker*		*0.00*
266.54	Insurance	310.67	
147.00	*Committee Indemnity Insurance*		*147.00*
119.54	*Equipment Insurance*		*163.67*
68.00	RSGB Affiliation	74.00	
0.00	Licence transfer - G2XV and G8EVY	0.00	
0.00	Committee Expenses	48.92	
	Bottisham Access Keys (3)		*20.00*
	Acrylic for badges		*28.92*
0.00	Paypal Charges	0.00	
0.00	Remote Station Energy Costs	12.00	
	HF Remote		*12.00*
	VHF Remote		*0.00*
1178.42	Operating Expenditure	1354.02	
2.29	Rallies	0.00	
2.29	*CRG Rally - Expenses*		*0.00*
79.15	Social Events	0.00	
45.00	*Village Hall*		*0.00*
34.15	*Catering*		*0.00*
0.00	Training	0.00	
0.00	*Foundation*		*0.00*
0.00	*Hire of Foxton Village Hall ()*		
0.00	*Attendee refreshments ()*		
0.00	*Intermediate*		*0.00*
0.00	*Advanced*		*0.00*
90.00	Donations	90.00	
	Donation to Great Chishill Mill for MOTA		*40.00*
	Donation to St Nicholas Churh for CHOTA		*50.00*
1349.86	**Expenditure (excluding Purchase of Assets)**	**1444.02**	
947.89	Acquisition of Assets	315.70	
	Replacement ribbon cable for Asset 614 (MTU-80/40)		*9.29*
	Blue Flag 3' x 2' (Asset 322)		*6.99*
	Blue Flag 3' x 2' (Asset 321)		*6.99*
	Twin microphone for Zoom meetings (Asset 626)		*15.99*
	Morse Code laptop for demonstrations (Asset 627)		*86.21*
	Laptop pointer for Zoom meetings (Asset 628)		*42.74*
	100Ah LiFePo4 Battery and Powerpoles for Field Days (Asset 185)		*147.49*
	Website Sales (on behalf of members)	40.00	
	Payment for PSU on behalf of G0NZJ		*40.00*
2297.75	Total Expenditure	1799.72	

The Auditors accept the 2025 Financial Statement of Accounts for C&DARC

Auditor 1 David Tegerdine G0LRD dated: 18/01/2026

Auditor 2 Stephen Blunt G8XRB dated: 19/01/2026

C&DARC Bank Details
Account Name: Cambridge & District Amateur Radio Club
Sort Code: 30-93-05
Account Number: 00103997

C&DARC PayPal Details
treasurer@cdarc.org.uk

Cambridge and District Amateur Radio Club
2025 Balance Sheet
Annual General Meeting 23rd January 2026

2024		2025	
£		£	
7580.06	**CURRENT ASSETS**	**7886.47**	
30.00	Assets (Hotspot) for Coleridge Zoom Meetings	30.00	
7495.06	Asset List Items	7801.47	
55.00	Domain Name (Expires 21st Feb 2031)	55.00	
6934.50	**TANGIBLE ASSETS**	**6773.68**	
0.00	Cash at Bank - NatWest BUSINESS RESERVE ACCOUNT		*6021.50*
0.00	Cash at Bank - Lloyds INSTANT ACCESS ACCOUNT		*2.18*
6608.19	Cash at Bank - Lloyds COMMUNITY ACCOUNT		*625.81*
25.62	PayPal		*0.00*
291.57	Cash Box		*115.07*
9.12	Cash in Training (M0DCV)		*9.12*
0.00	**CURRENT DEBTORS**	0.00	
12.00	**CURRENT LIABILITIES**	**33.60**	
0.00	Cheques Issued in previous year but not yet cashed		*0.00*
0.00	Coleridge Room Hire (karen.chapman@coleridgecc.org.uk) (**£32 Jan-July, £33.60 Sept-Dec / evening**)		*33.60*
12.00	Energy expenses for Remote TRX and HF SDR RX - M0RSU (**due Dec**)		*0.00*
0.00	Energy expenses for VHF SDR RX - M0WDN (**due Dec**) - donated in 2025		*0.00*
0.00	**CORPORATION TAX**	**0.00**	
	See Note 1 and Note 2		
14502.56	**NET Assets as of 31 December 2025**	**14626.55**	

Note 1
From HMRC Business Income Manual 24205
Meaning of trade: Mutual trading and members clubs
Introduction
A club, established by its members for their own social or recreational objects, is unlikely to be liable to tax on any surplus which arises from transactions with its full members. This is because the surplus from such transactions does not arise from the carrying on of a trade. The club, in its dealings with its members, lacks the necessary element of commerciality. It is important to recognise that the reason that there is no tax liability is because the entity is not trading; and not because the transactions are mutual.

Note 2
From HMRC internal manual COTAX Manual
COM23110 - Assessing: CTSA assessments: members' clubs and associations
As a matter of departmental policy, where a club or unincorporated association does not expect its annual corporation tax liability to exceed £100 and it is run exclusively for the benefit of its own members, you should remove it from the obligation to submit a return. Wherever conditions make it possible, subject to any risk factors you may identify, it can be treated as dormant for a maximum of 5 years without being reviewed.

C&DARC Bank Details
Account Name: Cambridge & District Amateur Radio Club
Sort Code: 30-93-05
Account Number: 00103997

C&DARC PayPal Details
treasurer@cdarc.org.uk