

Additional Information

Application for the Review of a Premises Licence or Club Premises Certificate under the Licensing Act 2003

The ground(s) for review that I would like investigated is ***The Prevention of Crime and Disorder*** claim.

The Club Certificate holder statement

The Club Certificate holder has stated:

'The Prevention of Crime and Disorder

The applicAnt attempts to suggest that a serious crime is being committed through the financial management of the Association, under the Insolvency Act 1986.

The Association is an allotment society that was registered under the Industrial and Provident Societies Act 1965, now governed by the Co-operative and Community Benefit Societies Act 2014. We are registered with the FCA as a Mutual Society. The Association is not a company. It is not accepted that the Association is subject to the laws imposed upon companies by the Insolvency Act.

No crime as described by the applicant can or has been committed.'

The Club Certificate holder should be reminded that the Enterprise Act 2002 Section 255 applies the insolvency rescue procedures of creditors' voluntary arrangements, administration and schemes of arrangement under the Insolvency Act 1986 and the Companies Act 2006 to societies.

So this puts insolvent societies in the same effective position as insolvent companies and so laws imposed upon companies by the Insolvency Act applies to insolvent societies.

This means that Solvency Testing as defined by the Insolvency Act 1986 Section 123 can be applied.

Another crucial test is whether the Club Certificate holder ought to have known that it was insolvent, but took no steps to try and avoid it.

Although it cannot be proven that the Club Certificate holder carried on trading with the intent to defraud creditors (*Fraudulent trading*), it is deeply concerning that the documentary evidence shows two Greene King loans were taken out, whilst insolvent.

(see Additional Information Appendix 15 - The Greene King loans and Additional Information Appendix 15b - The Greene King loans supplementary).

It is further argued that under section 214 of The Insolvency Act of 1986, the claim to prevent a crime of wrongful trading can therefore be upheld.

Wrongful trading is an unlawful, illegal behaviour, which is a crime.

The Club Certificate holder's claim that '*No crime as described by the applicant can or has been committed.*' is therefore refuted.

Any allegations that individuals other than the Club Certificate holder are responsible for the financial mess the Association now finds itself in, is symptomatic of the Club Certificate holder's ongoing failure to take control of this financial train wreck.

Non-Compliance To The Licensing Act 2003

Under the Licensing Act 2003 Section 62 – general conditions – subsection 4 states ‘Condition 3 is that the club is established and conducted in good faith as a club (see section 63). Part 4 (c.17) - Club Section 63 states 'In determining for the purpose of condition (3) in sub-section (4) of section 62 whether a club is established and conducted in good faith as a club, the matters to be taken into consideration are those specified in subsection (2) of Section 63 - Determining whether a club is established and conducted in good faith.' The points with particular significance to the Club Certificate holder are: (2)(c) the arrangements for giving members information about the finances of the club. And (2)(d) the books of account and other records kept to ensure the accuracy of that information.

(2)(c) the arrangements for giving members information about the finances of the club.

Within seven months from the end of its year of account every society must submit an annual return to the FCA which includes a balance sheet and an auditor or accountant's report on the accounts - Co-operative and Community Benefit Societies Act 2014 s.89 .

The Club Certificate holder has repeatedly failed to obey the statutory requirement to prepare and file accounting records on time, under the Co-operative and Community Benefit Societies Act 2014 s.89. This is evidenced by the fine imposed by the FCA, for this offence. **(see Additional Information Appendix 17 - The FCA fine)**.

A copy of the latest balance sheet must also be displayed in a prominent position at the society's registered office and any member or other person interested in the society's funds must be given a copy of the latest annual return on application, although, with their agreement, this may be done through a website - Co-operative and Community Benefit Societies Act 2014 s.81 and 90.

The last set of financial accounts that were made available to view by members were the financial statements for 2014. They were left in the clubhouse 7 days before the AGM of 25th October 2015. This was the only time members got to see them and were able to make comments in writing before the AGM. The 2015 financial accounts were not on show before a so called AGM on 11th June 2017, they were in fact handed out during that meeting.

The Club Certificate holder has repeatedly failed to obey the statutory requirement to display the latest balance sheet in a prominent position in the Clubhouse. As evidenced by

the regular requests from members about the financial status of the Association (**see Additional Information Appendix 19 - Letter to Committee 23Feb15 and Additional Information Appendix 26 – members request for financial information**). Any knee-jerk reaction to now display a balance sheet on reading this representation, should be considered as disingenuous and again symptomatic of the Club Certificate Holder's lack of regard to the law or its members.

A serious breach of trust between the Club Certificate holder and its members has been exhibited by not informing them that the FCA issued a notice before cancellation on the 6th January 2017, as the society had failed to submit their annual return and accounts since 31 December 2013, as evidenced in the email from FCA 10mar17 with notice of cancellation and cancellation Letter from FCA jan17. (**see Additional Information Appendix 20 - email from FCA 10mar17 with notice of cancellation and Additional Information Appendix 21 - cancellation letter from FCA jan17**).

Missing Funds in 2013 & 2014

Signed documentary evidence between the Ground Steward and the Secretary, during 2013 – 2014 as produced by Sean Belton -Bookkeeper (**see Additional Information Appendix 24 - receipts for 2014 subs and Additional Information Appendix 25 -bank statement jan14**) has revealed that the former committee were very much aware of the fact that plot holders fees for 2013 – 2014 which the Ground Steward collected, were deposited in the Association's bank account. But when he reported his concerns to Action Fraud the former committees actions left a shadow of doubt to his integrity as an honest member of the Association. This was compounded by the fact that the Bookkeeper was in receipt of evidence that plot holders fees for 2013 – 2014 which the Ground Steward collected, were deposited in the Association's bank account and then sat on the panel that voted to suspend the Ground Steward's membership, because of an allegation of theft for the 2013 – 2014 plot holders fees.

An audit of the records has revealed that most of the money collected was identified and cross-referenced to bank deposit slips as they appear on the bank statements. In 2013 the Ground Steward collected £9,717.73 from plot holders (**see Additional Information Appendix 24 - receipts for 2014 subs and Additional Information Appendix 25 -bank statement jan14**) but the amount reflected in the financial statement for 2013 is £5,941 a significant difference of almost £3,800. (**see Appendix 06 - FINANCIAL STATEMENT 31-12-13 pg 8 – Allotment Rent and Additional Information Appendix 27 – monies**

collected vs monies banked). Each sheet in a duplicate book was signed by Lin Marsh – the Secretary which corresponded to the original top copy as supplied by Sean Belton.

This happened again in 2014, where money collected by the Ground Steward which amounted to £9,328.30, yet the financial statements for 2014 states £7,978 a difference of £1,350. (**see Appendix 05 - FINANCIAL STATEMENT 31-12-14 pg 8 – Allotment Rent and Additional Information Appendix 27 – monies collected vs monies banked**).

These are just a few examples of the figures that members have been requesting answers for and yet to date, none have been supplied. Members have a right to challenge the accuracy of the financial information being produced, but the Club Certificate holder denies that right. The Club Certificate holder has misled its members into thinking that the Ground Steward was somehow instrumental in the delay of the production of the 2015 and 2016 accounts, which is not the case at all.

The Trading Hut - Income and Expenditure Discrepancies in 2015

Evidence to support the claim of misleading information due to the omission of certain financial information as highlighted in the report to Mr Mandra, (**see Appendix 03 - Report on the 2015 Fin Statements and Appendix 04 - Emails relating to Report on the 2015 Fin Statements**) regarding the Trading Hut Income and Expenditure in 2015, is substantiated as follows:

- Income of £1,350 was deposited as per the bank statements but the financial statements states a zero balance
- Invoices for £3112.08 paid in 2015 as per the supplier ledger report, copies of invoices and bank transfer, but the financial statement states a zero balance.

(**see Additional Information Appendix 28 – Trading Hut Income and Expenditure in 2015**)

Another point of interest is that the Association did not have an official Treasurer and this information was not made abundantly clear to members.

In summary, the Club Certificate holder has not complied with 2)(c).

(2)(d) the books of account and other records kept to ensure the accuracy of that information

Societies are required to keep accounts and produce revenue accounts and balance sheets, including group accounts if appropriate, which provide a true and fair view of the

position of the society (or group) - Co-operative and Community Benefit Societies Act 2014 s. 75 , 79-80, and 98-100. The renamed Co-operative and Community Benefit Societies (Group Accounts) Regulations 1969/1037 deal with the details of society group accounts.

The Club Certificate holder has not supplied true and fair records upon which accounts can be prepared, as evidenced specifically to bar takings in the Minutes of 2nd November 2016. (**see Additional Information Appendix 12 - Minutes of 2nd November 2016**).

'AH stated that when you take an "X" report, you "Read" the cash registers information. You can take these reports while you're open for business and you can look at your sales totals at any time of the day. So "X" reports can be run whenever you want to throughout the day.

On the other hand, when you take a "Z" report, you're "Resetting" the cash registers information. All of your sales totals will be "Reset" back to zero. Typically, when your business closes for the day you'll run your "Z" reports to get your sales totals for the day.

The Bar Steward does not take any reports.'

Generally accounts must be audited by an independent qualified auditor. However, exemptions permitting a less rigorous accountant's report apply to societies whose turnover and net assets fall below certain levels - Co-operative and Community Benefit Societies Act 2014 ss.83-88 . Generally only audited accounts, or those with an accountant's report, can be published but societies are permitted to publish an interim revenue account and balance sheet, clearly marked as unaudited, together with the latest audited year end accounts and balance sheet - Co-operative and Community Benefit Societies Act 2014 s.82 .

Under the Co-operative and Community Benefit Societies Act 2014 ss. 75 , 79-80, 82, 83-88 and 98-100, together with the Association's rules [XIII. Audit (36)] (**see Additional Information Appendix 18 - The Rules-PAGES 1-10. 11**), states that the Financial Statements should be audited annually. This has not been the case since 2008.

In summary, the Club Certificate holder has not complied with 2)(d).

The Prevention of Crime and Disorder

The reason for the Application to Review the Club Certificate, is the prevention of crime.

The Club Certificate holder has been wrongfully trading for a number of years, under section 214 of The Insolvency Act of 1986, as evidenced clearly in the supporting documentation sent with the application.

Solvency Testing as defined by the Insolvency Act 1986 Section 123 is as follows;

- **Do the liabilities of your company exceed your assets?**
- **Can you not afford to pay your company debts as and when they fall due?**

Wrongful Trading is considered to be an unlawful behaviour and is the act by Committee Members of trading over a period of time, in which debts and liabilities are incurred and typically increase, whilst having no reasonable prospect of the Association avoiding insolvent liquidation. It is the action by Committee Members of accepting credit when it is highly unlikely that the same would be discharged due to the financial position of the Association. The documentary evidence supporting this claim are the Financial Statements and Greene King loans. (see **Appendix 01 - Comparison of Fin Statements from 2011 to 2016 with comments - NOTE REF: FinStmnt001- The Bar has been operating at a loss for several years, Appendix 02 - FINANCIAL STATEMENT 31-12-15, Appendix 03 - Report on the 2015 Fin Statements, Appendix 04 - Emails relating to Report on the 2015 Fin Statements, Appendix 05 - FINANCIAL STATEMENT 31-12-14, Appendix 06 - FINANCIAL STATEMENT 31-12-13, Appendix 07 - FINANCIAL STATEMENT 31-12-12, Appendix 08 - FINANCIAL STATEMENT 31-12-11, Additional Information Appendix 15 - The Greene King loans and Additional Information Appendix 15b - The Greene King loans supplementary**).

Non-Compliance To The Co-operative and Community Benefit Societies Act 2014

Under the Co-operative and Community Benefit Societies Act 2014 there have been a number of offences committed by Committee Members relating to regulations with the Association operations, its management and its records.

These are outlined as follows:

- **Failure to prepare and file accounting records on time**
- **Failure to make certain disclosures**
- **Failure to file an annual return**
- **False information**

Failure to prepare and file accounting records on time

Under the Co-operative and Community Benefit Societies Act 2014 s.89. It is a statutory requirement to prepare and file accounting records on time. The supporting evidence shows that Financial Statements have not been prepared nor filed on time since 2008. (**see Additional Information Appendix 17 - The FCA fine, Additional Information Appendix 20 – email from FCA 10mar17 with notice of cancellation And Additional Information Appendix 21 - cancellation letter from FCA jan17**).

Failure to make certain disclosures

Under the Co-operative and Community Benefit Societies Act 2014 ss. 75 , 79-80, 82, 83-88 and 98-100, together with the Association's rules XIII. Audit (36) , (**see Additional Information Appendix 18 - The Rules-PAGES 1-10. 11**), states that the Financial Statements should be audited annually, this has not been the case since 2008. If the accounts had been audited, it would have identified the deficiencies in accounting procedures and given a heads up to members of the true financial state of the Association. In addition to this, the FCA fine incurred in 2015 was not disclosed to members.

There is also further evidence to support the claim of failure to make certain disclosures, by way of misleading information due to the omission of certain financial information, as highlighted in the report to Mr Mandra, regarding the Trading Hut Income and Expenditure in 2015. (**see Appendix 03 – Report on the 2015 Fin Statements, Appendix 04 - Emails relating to Report on the 2015 Fin Statements And Additional Information Appendix 28 – Trading Hut Income and Expenditure in 2015**).

Failure to file an annual return

Under the Co-operative and Community Benefit Societies Act 2014 s.89. it is a statutory requirement to file the annual returns on time by the Association and failure to file the annual return attracts a fine. The Financial Statements have not been filed on time since 2008, as evidenced by the FCA fine incurred in 2015. (**see Additional Information Appendix 17 - The FCA fine**).

Providing wrong or false information

Under the Co-operative and Community Benefit Societies Act 2014 s.75. The 2015 Financial Statements falsely understates Creditors balances which means statements are disguising the fact that the Association owes more money than is shown. Debtors are overstated and shown just to increase the value of assets, resulting in the figures being better than they actually are. (**see Appendix 03 – Report on the 2015 Fin Statements and Appendix 04 - Emails relating to Report on the 2015 Fin Statements**).

Wrong or false information -The Trading Hut

The Income and Expenditure under the Clubhouse activities are incorrect, The Trading Hut income and stock valuations are not fully disclosed in the accounts. (**see Appendix 03 - Report on the 2015 Fin Statements, Appendix 04 - Emails relating to Report on the 2015 Fin Statements and Additional Information Appendix 28 – Trading Hut Income and Expenditure in 2015**)

Wrong or false information – Plot-holder Fees

Signed documentary evidence between the Ground Steward and the Secretary, during 2013 – 2014 as produced by Sean Belton -Bookkeeper (**see Appendix 05 - FINANCIAL STATEMENT 31-12-14 pg 8 – Allotment Rent , Appendix 06 - FINANCIAL STATEMENT 31-12-13 pg 8 – Allotment Rent , Additional Information Appendix 24 - receipts for 2014 subs, Additional Information Appendix 25 -bank statement jan14, Additional Information Appendix 27 – monies collected vs monies banked**) revealed that the former committee were very much aware of the fact that plot holders fees for 2013 – 2014 which the Ground Steward collected, were deposited in the Association's bank account. Yet the Bookkeeper being in receipt of such evidence sat on a panel with other committee members that voted to suspend the Ground Steward's membership, on the allegation that the plot holders fees for 2013 – 2014 were stolen. This demonstrates that the Club Certificate holder provides wrong and false information to its members.

Wrong or false information – Makro Invoices

Makro invoices from another company (DDS) are being used to support alleged purchases made by the Club Certificate holder. The Club Certificate holder has their own Makro account and makes purchases through it. (**see Additional Information Appendix 30 – Makro Invoices, Additional Information Appendix 30b – Makro Receipt DDS AND Additional Information Appendix 30c – Makro Receipt PEDSA**). The legitimacy of these DDS invoices and why this practice has been allowed to continue for the past few years, should be questioned. Who is this company and is the address linked to connected persons on the committee? The Club Certificate holder is VAT registered so how can the Association use another company's invoice to reduce its VAT liability from the sale of alcohol? Is there a question to answer of a potential risk of money laundering?

Financial control in the clubhouse is extremely weak, considering that cash is taken directly from bar takings and invoices cannot be matched accurately to a named supplier, as indicated daily on the clubhouse cashing up slip. This area of clubhouse procedures needs to be tightened to ensure the risk of theft is mitigated. (**see Additional Information Appendix 31 – Bar till takings 13th Apr 2013**).

In 2014, Makro invoices totalling £2,882.66 approx were written off and charged as an additional expense due to lack of documentary evidence to support those cash deductions. (**see Additional Information Appendix 32 – VALLANCE LODGE NOTES RELATING TO MAKRO INVS WROTE OFF014**).

In 2015 entries totalling £ 6,927.43 have been stated to relate to Makro transactions, however by the year end, £ 3,778 of those entries did not have any documents to support the deductions made from the till. This method of accounting for the bar takings can easily disguise the full amount the Club Certificate holder actually owes to its creditors. (**see Additional Information Appendix 32 – MAKRO INVS UNIDENTIFIED AS PEDSA**).

In 2016 the net amount of Makro deductions made without documentation increased to £ 4,833.65. Another cash based supplier (Waltham Abbey Beer), was introduced in the same year and net deductions made without documentation increase this practice to £14,041. (**see Additional Information Appendix 33 – MAKRO & WALTHAM ABBEY BEER INVS 2016**). This method of accounting used by the Club Certificate holder and the lack of accurate documentation practised, has the potential to mislead members into a false sense of the Association's financial position and disguise the activity of wrongful trading.

Non-Compliance Of Legal Duties Under the Co-operative and Community Benefit Societies Act 2014

In addition to the above, there have been three broad categories of legal duty the Club Certificate holder has failed to comply with under the Co-operative and Community Benefit Societies Act 2014:

- 1. The duty of good faith**
- 2. The duty to take care**
- 3. The duty to obey the law and comply with society rules**

1. The duty of good faith:

- **Truthfulness and honesty** – acting with complete integrity in any dealings with or on behalf of the society.

Fiduciary neglect

The Club Certificate holder exhibited fiduciary neglect of duty to exercise ordinary and reasonable care in the performance of their duties, exhibiting dis-honesty and bad faith, by not informing members at the 2015 AGM that they were prosecuted.

The Club Certificate holder allowed the Association to trade wrongfully during the periods July 2016 to September 2016, by selling and serving alcohol without a current club premises certificate. As evidenced in the email extract from the Senior Licensing Officer 06/09/2016- 'Club Premises Certificate is suspended'. (see **Additional Information Appendix 16 - email extract from the Senior Licensing Officer 06/09/2016- 'Club Premises Certificate is suspended'**).

The Club Certificate holder knew that they were insolvent, but took no steps to try and avoid it.

'LM replied that the Association at this time had no money.' as evidenced in the Minutes of 2nd November 2016. (see **Additional Information Appendix 12 - Minutes of 2nd November 2016**).

The Club Certificate holder has not supplied true and fair records upon which accounts can be prepared, as evidenced specifically to bar takings in the Minutes of 2nd November 2016. (see **Additional Information Appendix 12 - Minutes of 2nd November 2016**).

'AH stated that when you take an "X" report, you "Read" the cash registers information. You can take these reports while you're open for business and you can look at your sales

totals at any time of the day. So "X" reports can be run whenever you want to throughout the day.

On the other hand, when you take a "Z" report, you're "Resetting" the cash registers information. All of your sales totals will be "Reset" back to zero. Typically, when your business closes for the day you'll run your "Z" reports to get your sales totals for the day.

The Bar Steward does not take any reports.'

Greene King Loans

One of the terms of their loan agreement is for the Club Certificate holder to stock Greene King IPA.

.The repayment of the loan is linked to a certain number of barrels i.e. 125 per annum being purchased solely from them. The contract was breached almost immediately because supplies of alcohol were being purchased from other known suppliers namely Hills Prospect and Waltham Abbey Beers at the same time as the contract was signed. It has also come to light that John Smith Beer was purchased on a weekly basis and Greene King IPA beer was being purchased from Hills Prospect from October 2015. (**see Additional Information Appendix 15b - The Greene King loans supplementary**) This is symptomatic of the former committee riding rough shot over any of the rules and having total disregard for the consequences of their actions and the potential impact to members.

The Greene King loans (**see Additional Information Appendix 15 - The Greene King loans**), are evidence that the signed agreement was taken out under the pretence of the Association being a limited company when in actual fact it is not, it is a Mutual Society.

Tom Whelan from Greene King has stated that a small claims court action was issued in February 2017 against Lin Marsh and D. Barnard as Directors because they were under the impression that the Club Certificate holder was a limited company.

Additionally this application for a loan was not notified nor approved by members. This was a vulnerable transaction, which could be treated as a breach of duty by Committee Members even if they entered into this in good faith to carry on the business of the Association, believing that it would benefit them. At the time when they did so, the Association was insolvent on a cashflow balance sheet basis, which was dis-honest.

- Avoiding conflicts of interest – committee members should avoid putting themselves in a position where their duties and responsibilities as a committee member conflicts with other personal interests.

Certain committee members and bar staff are from the same family unit, living at the same address as mother, father and son. The Club Certificate holder had made a gross error in judgement by allowing members of staff to also sit on the committee as there was a conflict of interest when issues arose which affected that employees areas of responsibility.

A further point here is that on 30th October 2016, members were prevented by the Barman from entering the Clubhouse to attend a Special General Meeting. The Barman is an employee and a committee member of the Association, and abused his authority in restricting members from making use of their club, as evidenced in Minutes SGM - 30th October 2016. (**see Additional Information Appendix 13 - Minutes SGM - 30th October 2016**).

The duty to take care:

In carrying out their responsibilities and decision-making, the Club Certificate holder must take proper care. They are expected to show:

- Such skill and care in carrying out their responsibilities as a person having their background and experience would reasonably be expected to show (the subjective test)
- The levels of skill and care that a person carrying out that role would reasonably be expected to show (the objective test)

In other words, the Club Certificate holder is not expected to be an expert, but they are expected to use such expertise as they have. Furthermore, the Club Certificate holder must recognise that an objective standard is applied, which means that where they do not have the knowledge and expertise needed, they should either undergo training, or additional skills should be brought onto the governing body, possibly through the co-option of professional external committee members.

'LM admitted that the entire committee members were weak on all matters concerning Governance (how to run a club) and financial management.' (**see Additional Information Appendix 12 - Minutes of 2nd November 2016**). Yet nothing had been done to address this. As a consequence the members were forced to hold a Special General Meeting on 4th March 2017, as evidenced in PEDSA SGM 04.03.17 Report by TBSG. amendment of rules acknowledged by the FCA and 3april e-mail from FCA rule amendment. (**see Additional Information Appendix 14 - PEDSA SGM 04.03.17 Report by TBSG,**

Additional Information Appendix 22 - amendment of rules acknowledged by the FCA, and Additional Information Appendix 23 -3april e-mail from FCA rule amendment).

The duty to obey the law and comply with society rules

The Club Certificate holder must obey the law both to guard against the commitment of offences under the Act and under other legislation, where offences may also result in liability. The Club Certificate holder must also comply with the rules adopted by the society.

Performing Rights Society (PRS for music)

The last payment made to PRS covered the period 6th June 2015 - 5th June 2016. (**see Additional Information Appendix 29 – Performing Rights Society Invoices**) No further licenses had been applied for since that period and it is understood that regular functions involving music have taken place since the expiry date. It is reasonable to assume that Cash-flow problems have prohibited a renewal of this licence. Consideration needs to be given as to whether the Club Certificate holder has been in breach of the Live Music Act 2012 during the periods July 2016 to September 2016, when the Club Certificate was suspended, because the following events took place:

Weekly Events:

Monday: Darts

Tuesday: Stompers - 16th August, 20th September

Wednesday: Half Price Bingo

Friday: Dominoes

Saturday: Kalooki 10th September

Sunday: Bingo

August:

Sat 6th - Kids bug party

Sat 20th - Nutty Nathan's Karaoke

Sat 27th - Kids party & Lewis' 21st Birthday party

(**see Additional Information Appendix 29b – Events 2016**)

Other Non-Compliance and Offences

As already mentioned, the Club Certificate holder has been wrongfully trading for a number of years, under section 214 of The Insolvency Act of 1986, as evidenced clearly in the supporting documentation sent with the application.

Under the Co-operative and Community Benefit Societies Act 2014 s.89. It is a statutory requirement to prepare and file accounting records on time. The Club Certificate holder has repeatedly failed to obey this.

Under the Companies Act 2006, fraudulent trading is a criminal offence carrying with it the threat of a fine, imprisonment or both. Such an offence may be committed whether or not the company has been, or is in the course of being wound up. The evidence gives rise to a serious concern of there being a grave risk that fraudulent trading could happen with the Club Certificate holder and should therefore be prevented.

Summary

Under terms of the Licensing Act 2003(c.17) Part 4 - Club Section 62 and 63, together with reference to all of the above and the following appendices, I am requesting revocation of the Club Premises Certificate.

APPENDICES PACK 1

Appendices

Appendix 01 - Comparison of Fin Statements from 2011 to 2016 with comments - NOTE
REF: FinStmnt001- The Bar has been operating at a loss for several years

Appendix 02 - FINANCIAL STATEMENT 31-12-15

Appendix 03 - Report on the 2015 Fin Statements

Appendix 04 - Emails relating to Report on the 2015 Fin Statements

Appendix 05 - FINANCIAL STATEMENT 31-12-14

Appendix 06 - FINANCIAL STATEMENT 31-12-13

Appendix 07 - FINANCIAL STATEMENT 31-12-12

Appendix 08 - FINANCIAL STATEMENT 31-12-11

Appendix 09 - matters of concern for agm 2015

Appendix 10 - Bill's matter of concern 2015 AGM

Appendix 11 - Petition to suspend PEDSA Club Premises Certificate

APPENDICES PACK 2

Additional Information Appendices

Additional Information Appendix 12 - Minutes of 2nd November 2016

Additional Information Appendix 13 - Minutes SGM - 30th October 2016

Additional Information Appendix 14 - PEDSA SGM 04.03.17 Report by TBSG

Additional Information Appendix 15 - The Greene King loans

Additional Information Appendix 15b - The Greene King loans supplementary

Additional Information Appendix 16 - email extract from the Senior Licensing Officer
06/09/2016- 'Club Premises Certificate is suspended

Additional Information Appendix 17 - The FCA fine

Additional Information Appendix 18 - The Rules-PAGES 1-10. 11

Additional Information Appendix 19 - Letter to Committee 23Feb15

Additional Information Appendix 20 - email from FCA 10mar17 with notice of cancellation

Additional Information Appendix 21 - cancellation letter from FCA jan17

Additional Information Appendix 22 - amendment of rules acknowledged by the FCA

Additional Information Appendix 23 - 3april e-mail from FCA rule amendment

Additional Information Appendix 24 - receipts for 2014 subs

Additional Information Appendix 25 - bank statement jan14

Additional Information Appendix 26 – members request for financial information

Additional Information Appendix 27 – monies collected vs monies banked

Additional Information Appendix 28 – Trading Hut Income and Expenditure in 2015

Additional Information Appendix 29 – Performing Rights Society Invoices

Additional Information Appendix 29b – Events 2016

Additional Information Appendix 30 – Makro Invoices

Additional Information Appendix 30b – Makro Receipt DDS

Additional Information Appendix 30c – Makro Receipt PEDSA

Additional Information Appendix 31 – Bar till takings 13th Apr 2013

Additional Information Appendix 32 – MAKRO INVS UNIDENTIFIED AS PEDSA

Additional Information Appendix 33 – MAKRO & WALTHAM ABBEY BEER INVS 2016