



MEMBERS NEWS AND MEMORIES

In our Newsletter 100, it was highlighted that the Member News and Memories Section would no longer be compiled by John Bennett after some 75 compilations. A grand innings from John and the Club is enormously grateful to him for all his efforts in putting out such entertaining and often thought-provoking stories over the years.



Above:
Simon Culliford thanking John Bennett for his significant contribution to BIPC.

Left: John Bennett replying to Simon's thanks.

Going forward, your Committee still wishes to continue to receive contributions from our members which we can publish in future newsletters. These contributions can be recollections of times past which evoke happy and interesting memories of incidents, people and events of a different age. Many of these in the recent past have tended to come from members who spent some of their time overseas and often in the more traditional DCO/BBI territories. We know though that our member demographic is changing and that many of

our members have had either a largely UK centric career or spent a short time abroad in places like Europe, the Far East and the USA.

We would love to hear from all of you about any special moments you recall, such as issues relating to communicating in a foreign language say, informal get togethers with former colleagues, pub lunches, countryside walks. Some people often feel that their own stories are not worth hearing about and are reluctant to put these down on paper. We would say that most stories are interesting and, perhaps just as importantly, are the names of the people mentioned in the recollection or anecdote. We all can hear a name and it will jog a memory – “I remember meeting him/her on such and such a course” - or - how you took part in a one off specific operation - maybe a task force on sorting out reconciliations!

So, please, can we ask all our members, to send in any stories they might have on any topic. Even photographs would be welcome as we wish to try and include a couple of these in future newsletters.

We would like to retain this part of our newsletter if we can. There are many members of the Club who, for one reason or another, are unable to attend any of our lunches themselves. The newsletters are often the only link they have to an organisation which they so much enjoyed being a part of and the Member News and Memories section helps to bring the club to life for them.

Please can you send in your contributions to: **chrinaj1@gmail.com**

All will be very welcome!! Thank you.

CENTENARY OF THE CREATION OF BARCLAYS BANK (DOMINION, COLONIAL AND OVERSEAS)

In 2025, we shall celebrate the centenary of the formation of Barclays Bank (Dominion, Colonial and Overseas), the fore runner of DCO and International, banks all members joined. The creation of this bank was brought about thanks to the vision of F.C. Goodenough (soon to be the Barclays Chairman) who, in 1916, foresaw that once the war had ended there would be a drive by manufacturers to enter overseas markets particularly in the Dominions and colonies.

Competition would be keen. He felt that for businesses to be successful they would need assistance from their bankers to enter and trade with confidence in new markets for their products. He was of the firm view that the establishment of a bank operating under the umbrella of Barclays (with its strong capital) would be advantageous to business and at the same time profitable to Barclays whose services would be used wherever possible.

He embarked in 1917 on a plan to link with existing banks (which had operations in the Dominions and colonies) and his initial discussions were with the Colonial Bank which operated mainly in the West Indies but were planning to venture into West Africa. They were looking for a fresh injection of capital to assist with this expansion which Barclays could provide.

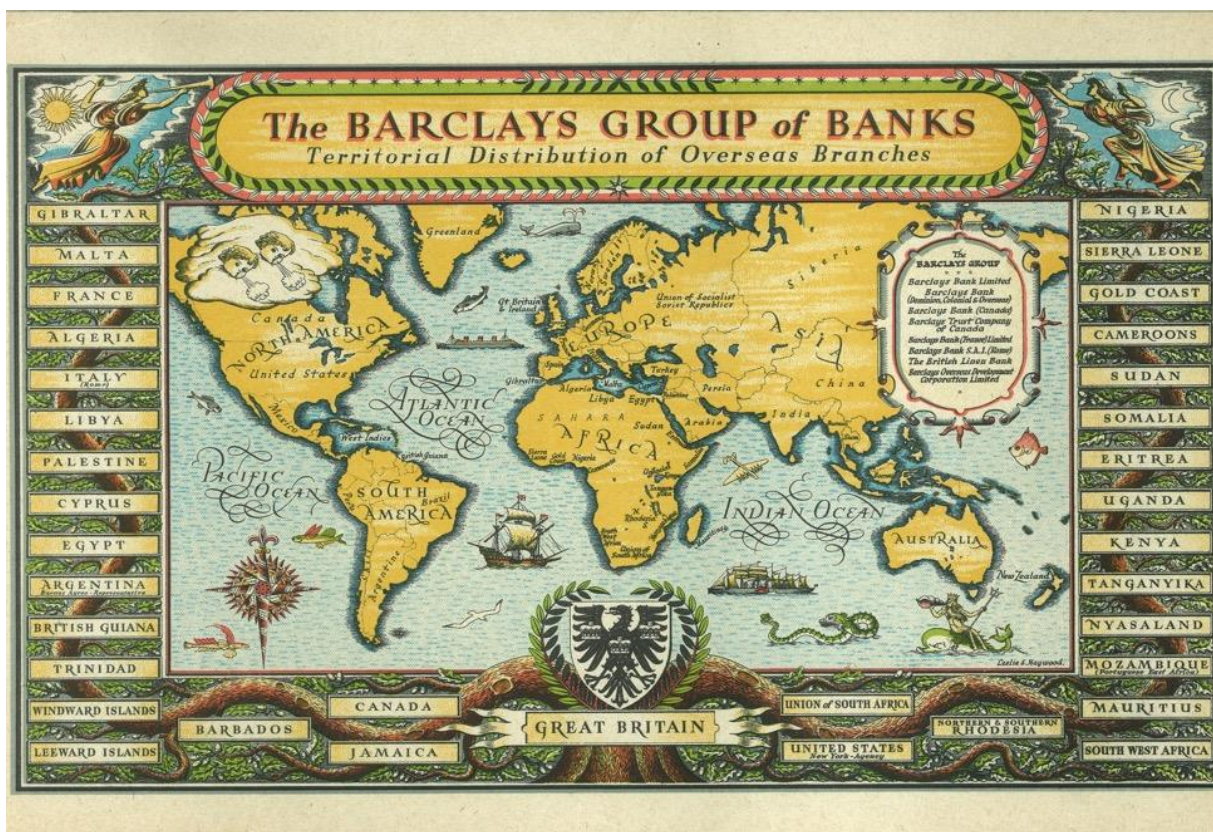
In a similar vein, talks took place with Anglo-Egyptian Bank (which operated in Sudan, Malta and Gibraltar as well as Egypt) and then latterly in 2021 with National Bank of South Africa. None of these discussions were easy with existing shareholders not wishing to see their own holdings diluted but recognising nonetheless that they had to raise more capital to survive and flourish.

Negotiations began to come to fruition in 1925. As part of the plan to create the new bank, an Act of Parliament had to be passed for the Colonial Bank to be reincorporated with a new constitution and new powers which happened in August 1925. One month later the Colonial Bank changed its name to Barclays Bank (Dominion, Colonial and Overseas). On 19/11/25, shareholders in Anglo-Egyptian Bank agreed to exchange their shares for shares in the newly created bank and on 15/12/25 shareholders of the National Bank of South Africa agreed to a similar share exchange. Thus was the new bank formed.

More detailed information on this can be found in the book *The DCO Story*, second hand copies of which remain available for purchase online!

In celebration of this centenary next year, your Committee is delighted to announce that at each of our formal lunches in 2025, a glass of fizz will be offered to all those attending.





Group Map 1946

David Cawdery writes following the annual Sidmouth lunch:

The annual Sidmouth lunch was held on 14 October at the Victoria Hotel and 32 attended. My thanks to all those who made for a great day.

We were very pleased to have as Guest Speaker **Angus Campbell**, husband of **Carola**, who worked for the Bank in IT delivering systems and data communications to the Retail Bank overseas. Angus had just stepped down after 7+ years from the role of Lord Lieutenant of Dorset. Angus outlined the role of Lord Lieutenant and how the role also provided support and assistance to the youth in the area. Besides giving us detail of his role Angus kept us amused with several reminiscences of incidents during his time as Lord Lieutenant. All were very pleased with his talk and we thank him for making the effort to come especially as Carola had to cancel attendance having flown to Alaska to visit her sister.

In the hotel gardens we were surprised to see three birds on their perches on the hotel lawn. They were Harris Hawks and are used by the hotel to scare away the seagulls. The Hawks are native to the US and much sought after for falconry. They have a reputation of being highly intelligent and easily trainable compared to other raptors.

I hope those who could not come will make every effort to attend next year's Sidmouth lunch on 13 October 2025.



We do need good numbers to make the event attractive to the hotel so please do mention the event to ex Barclays International staff you know and encourage them to attend next year. Please let me have the names and contact details of anyone whom you think might be interested and whom I can add to my circulation list.

(My thanks to **David Emerton** for the photo)

Gonzalo Valdes Fauli, who ran the Barclays Group business in Latin America from approximately 1986 until his retirement in 2002 writes:

After reading the most recent BIPC Newsletter and the comments on **Alex Jablonowski's** venture in the Soviet Union it reminds me of an interesting story about our business in Latin America which was directed from Miami i.e. Latin America Regional Office (LARO) and reported directly into **Christopher Haviland** in London.

Because of the debt crisis in Latin America and the economic and political volatility in the Region the amount of credit allocated to Barclays Latin America, (relative to Citibank, JP Morgan, etc) was relatively small. In order to compete we found a source of credit from the U S Department of Agriculture (CCC) that granted 3-year credits to qualified foreign governments for the purchase of agricultural commodities guaranteed by the US government. LARO made extensive usage of these programs, financing the exports of US agricultural commodities to Mexico and many other Latin American countries.

After Glasnost, the USSR became eligible to participate in the CCC programs. Since LARO was the only part of the Barclays Group that had any knowledge of how the CCC programs worked we visited Moscow to bid for what would eventually be the largest program granted to any foreign country by the US Department of Agriculture.

In the end we had several advantages over our US competitors (i.e. Continental Illinois, Wells Fargo and others): we were a British bank operating from the US and the person

representing Barclays (myself!) was Cuban! That baffled the Soviets and in the end we financed over US \$3 billion of US agricultural commodities to the USSR from our Miami office without ever losing a penny while at same time learning a new geography.

John Mundy, formerly of Trustee Department, recounts a few details of the move he and his wife **Jenny** made to Trinidad in the mid 1960's.

Travel to Piarco Airport, Port of Spain, was via New York. While New York was hot, we were not expecting the intense heat that welcomed us in Trinidad. We were met by **Norman and Joyce Eyres** and spent our first 3 months in a bank house (Free Furnished Quarters or FFQ as they were known). Thereafter we had to find their own accommodation as I was too junior to qualify for FFQ.

I was a trust administrator and would often have to visit the houses of deceased clients who had made the Bank their executor. On one such visit, I came across a loaded handgun. I was told by my manager, **Bert Knibb**, to hand it in to the local police station. On arrival there, all was quiet apart from the sound of radio commentary. It turned out it was the final of the World Cup, England against West Germany, which England were winning at that stage 3-2. I was unaware that it was the day of the match as televisions were very expensive and my knowledge of world news came from handed down and out of date copies of The Times newspaper!

In dealing with the estate of another customer, I was responsible for the realisation of his assets. One of these was an avantgarde Dowty Turbocraft speedboat, heavily powered. **Martin Berner**, then manager of Barclays Finance Company, was interested in buying the boat and I took him for a trial run in the usually sheltered waters off the northeast coast of the island. As we neared the open seas (and we could see there was in fact a heavy swell running), the engine failed. This was very alarming as the craft's fibreglass hull, safe enough with power, would never survive if we hit the rocks. Martin, known for his intrepid pioneering nature, looked somewhat panic stricken to the amusement of myself, a relative novice. Happily, I made a quick adjustment to the engine's timing and the turbine burst into life again! I don't recall whether Martin did buy the boat!

Overall, Jenny and I had an enlightening and enjoyable 3-year tour of Trinidad making some great friends in the process. Thank you Barclays.

Darrell Barnes writes:

Many members who served in Nigeria around the time of the Civil War (1967-71) will recall that the late Peter Heavens compiled an anthology of their memories and anecdotes.

I have now published *"Business As Unusual - Barclays Bank DCO in the Nigerian Civil War"* which sets those stories in a wider context: it is available to download via this link: <http://bit.ly/3V6T9Hw>

This book has been published online as a PDF because:

- a) it involves less faff and expense of obtaining proof copies which need checking;
- b) colour images can be shown (to print in colour becomes very expensive);
- c) if new stories or information comes to light it is a simple matter to update the document (please email Darrell at darrellmpbarnes@gmail.com);
- d) a PDF version is instantly available and is free.

Should any members have memories which have not been included, it will be a simple matter to add them - please email Darrell at darrellmpbarnes@gmail.com.

***"Business as Unusual ..."* by Darrell Barnes - A review by Alan Peachey**

This excellent book is dedicated to the memory of Barclays Bank DCO staff who, often heroically, kept the Bank operational in what can only be described as the "most difficult of circumstances" throughout the turbulent years of the Nigerian Civil War that morphed into the Biafra War – hence its title: "Business as Unusual".

The book's first half details the historical and political influences on the country set in the context of its early years that followed independence in 1960. The country was beset by complex tribal and ethnic divisions and rivalries which came to a head with the coup of January 15th, 1966.

The book focuses on the impact of what followed, illustrating the problems of expatriates caught up in the widespread mayhem, supported by well-chosen reminiscences that reveal the challenges faced on a daily basis. Echoes of the partition of India are evident, with tribal and religious difficulties coming to the fore, together with the jealousies prompted by the fact that the Igbos, Christian and better educated, were inevitably allocated the most prestigious roles within the Bank across the country.

Whilst life was difficult for them, expatriates were generally treated with respect by all sides, including the army, many of whose officers had been trained at Sandhurst. This included the leader of the breakaway Biafra state, General "Emeka" Ojukwu, who also had graduated from Oxford after attending Epsom College.

The second part of the book centres on reminiscences of the staff struggling to keep the Bank functioning and, after Biafra's surrender in early 1970, to return the branches in the east to some form of normality. It must not be forgotten that, in the Bank's desperation to keep as many of its operations outside the Biafra war zone operating successfully, it was obliged to transfer junior expats from the UK, the majority of whom almost certainly would have suffered severe culture shock as they were catapulted into such a turbulent and alien environment. However, as well trained DCO people they generally accomplished the tasks they were given with aplomb, albeit that, more than once, the exclamation was heard: "they

didn't tell us about this on the X- course!" Happily for the Bank the ethos of its staff working through the five years of upheaval was that of the UK wartime exhortation to "Stay Calm and Carry On"!

This well researched and well written book will educate, inform and in many parts, entertain its readers. Most helpfully Darrell has also added short biographies of the most important participants on both sides, both military and civilian, at the end of the book. By adopting the structure in which the historical, ethnic and cultural origins of the Wars can be understood, followed by the intertwining of so many very disparate reflections and reminiscences on the part of the Bank's staff, Darrell has succeeded in producing a remarkable record of this extraordinary time.

BARCLAYS INTERNATIONAL GOLFING SOCIETY (BIGS)

The BIGS winter meeting was held at West Hill Golf Club on 14th November 2024. It was our first return to this prestigious club for nearly 10 years and we were not disappointed by the warm reception we received from the club in all aspects. The weather also worked its magic and provided some good scoring on the day.

Pride of place in this department goes to **Andy Douglas**. He successfully defended the Springbok Cup he won in 2023 with a magnificent gross score of 72 and was also the winner of the Scott Salver with a superb 41 stableford points. To round off such a fantastic day, he had a hole in one on the 4th hole which we think might be the first ace ever recorded in a BIGS competition since its inception over 60 years ago. Andy very generously marked his hole in one in the traditional West Hill way, filling a decanter with fine malt whisky and inviting everyone to toast his success.

Other trophies were won by **Simon Culliford** and a new BIGS member, **Richard Pelly**. **George Fergusson**, who did a great job as organiser of the meeting, was the runner up in the Scott Salver competition.

In addition, **Andy Houlton** was awarded the trophy for the BIGS Golfer of the Year (the golfer who scores the most points in the 3 main BIGS competitions).

The next BIGS meeting will be held on 29th April 2025 at West Byfleet Golf Club.

MEMBERS' COMPETITION

Below is a photograph of Staff of the Head Office of Ghana taken on 25th January 1963. A £25 gift voucher will go to the person who can name the most number of the individuals in the photograph. Answers to Chrina Jarvis at email: chrinaj1@gmail.com



CLUB NEWS New Year 2025

On behalf of the Committee welcome to the latest edition of Club News.

MEMBERSHIP

At 31 January 2025, the Club had 1,196 members - 1,035 Full, 156 Associate and 5 Affiliate.

NEW FULL MEMBERS:

Mrs Dilvia	Dal PRATO	London N3 1HY
Mrs Janet I	EDGAR	Ilford, Essex
Mr Graham R	MILLER	Buckhurst Hill, Essex
Mrs Sheree A	OSBORN	Binfield, Berkshire
Mr Steve	REMFRY	Crawley, West Sussex
Mr Christopher D	SCOBLE	London SW19
Miss Cleopatra (Pat) Y	WEBSTER	Ilford Essex

NEW ASSOCIATE/AFFILIATE MEMBERS:

None in this period

IN MEMORIAM:

Mrs Beryl	BEECHAM	Poole, Dorset
Mrs Irene ED	BRITTON	Ravenshead, Nottinghamshire

Mr	Patrick D	BRUFORD	Hockley, Essex
Mr	Bernard C	BURGESS	Poole, Dorset
Mr	Patrick ("Paddy")	DENNEHY	Bexley, Kent
Mrs	Bonita D	DOONAN	Wimborne, Dorset
Mr	Andrew M	ETHERINGTON	London SW19
Mr	David JL	GRIFFITHS	Bournemouth, Dorset
Mrs	Maria	HEANEY	Chalfont St Peter, Bucks
Mr	H Colin	JENKINS	Poole, Dorset
Mrs	Joyce L	JENKINS	Christchurch, Dorset
Mrs	Margaret	LIDDIARD	Bournemouth, Dorset
Mr	David J	KING	Carshalton Beeches, Surrey
Mr	Geoffrey D	MARLEY	Poole, Dorset
Mr	Kingsley	MATTHEWS	Danbury, Essex
Mr	Richard J	MORRISON	Ashted, Surrey
Mrs	Jessie E	NICE	Swadlincote, Derbyshire
Mr	James G	PHILO	Fareham, Hampshire
M	Peter J	PIKE	Nr Paignton, Devon
Mr	Thomas	PRITCHARD-JONES	Seaford, East Sussex
Mr	Edward C	RICE	Ipswich, Suffolk
Mr	Peter	RODWELL	Bolton, Lancashire
Mrs	Diane L	SWARBRICK	Barrow-in-Furnace, Cumbria
Mr	Frank	TOWNLEY	Romford, Essex
Mr	Jim	WASHINGTON	Blackheath, London
Mr	David W	WHITE	Ferndown, Dorset
Mr	Michael J	WILSON	Haywards Heath, West Sussex

We extend our sincere condolences to all their families in their bereavement.

Members are often the first port of call for families wishing to let us know when a member has sadly died. Willis Towers Watson has a very useful guide accessible under the "Reporting a Death" tab on their website homepage explaining the documentation that WTW shall require which can sometimes go beyond just providing a copy of the death certificate especially if a surviving spouse pension becomes payable <https://epa.towerswatson.com/accounts/barclays/> .

Deaths can now also be reported online via WTW's website.

SOCIAL

NEW: SOCIAL EVENTS CALENDAR 2025

A huge thanks goes to all the organisers of the forthcoming Club's 2025 events. The full 2025 Social Events Calendar is included with this Newsletter and also available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/> Please do check the Club website's Social Events Calendar for updates in case details change.

ADMINISTRATION

NEW: Annual General Meeting 2025

The 2025 AGM will be held on Tuesday, 29th April 2025 at our usual venue, the Union Jack Club, London. As always, the AGM also provides an important opportunity for you to have your say about the running of the Club and bring issues to the attention of the Committee and we look forward to seeing as many of you as possible there.

Accordingly, Notice is hereby formally given that the next Annual General Meeting of the Club will take place at **2:45pm on Tuesday, 29th April 2025** immediately following the Spring Lunch.

The draft Minutes of the 2024 AGM which will be tabled for adoption by members at the 2025 AGM. Copies of those draft Minutes and both the Club's and the Benevolent Fund's Accounts @ 31.12.2024 are available on the Club's website. Copies of the respective accounts are also included with this Newsletter.

UPDATED: Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members. Following the approval by Members attending the 2024 AGM the following are the members who agreed to serve on the BIPC Committee until the 2025 AGM:

Club Chairman	Simon Culliford	07960 166927
Club & Hon. Secretary	Steve Merry	020 8302 2393
Hon. Treasurer	Lesley Mittins	01277 225780
Hon. Auditor	Keith White	07783 859131
Benevolent Fund	Andy Fair	01483 576945
Committee Minutes Secretary	Chrina Jarvis	020 8527 5978
Membership Secretary	Paul Dennis	07887 240024
MSN Coordinator	Hilary Turner	020 83939215
MSN Regional Rep	Adrian Field	01202 892508
Social Secretary	Roger Wright	07870 357022
Welfare Rep	Margot Sutton	01628 629265
Website Manager (ex-officio)	Steve Kitson	steve.kitson@btinternet.com

With the exception of Steve Merry who has confirmed he will not be seeking re-election, all other Committee members have confirmed they will seek re-election at the 2025 AGM.

The Committee plan to meet three times in 2025 in January, May and September and attend the AGM. Committee meetings normally take place in London at 11:30am on a weekday to allow members to avoid peak travel times and include a lunch following the meeting.

Please let either Simon or myself know if you might be interested in joining the Committee and/or would like further information. We welcome members interested in joining to sit in on a couple of Committee meetings to see what it is we "really

do!" Meetings are always relaxed affairs and good humoured so we'd love to hear from you.

Club Membership recruitment

We always welcome the opportunity to attract new Members to join the Club. In many instances, new members join after being introduced by existing members. Although it is for the Club to determine membership eligibility, the Bank's minimum criteria for membership of the Club is:

- a) anyone who retired from the Barclays Group with an immediate pension from the UKRF (including those who choose to "transfer out" their pension upon retiring from the Bank);
- b) or, anyone who left the Barclays Group with a deferred pension that is now in payment, who is aged 50 or over and completed a minimum of 15 years employment with Barclays;
- c) or, the surviving spouse of a former eligible member as deemed in points a) and b) above and are themselves in receipt of a spouses' or dependent's pension from the UKRF.

Paul Dennis, the Club's Membership Secretary would welcome all enquiries from new members who believe they satisfy the criteria at memsecbipc@gmail.com It is worth highlighting that enquiries from new members satisfying the above criteria are welcome even if already a member of another of the Bank's pension clubs as there is no restriction on how many of the Bank's pension clubs a member might wish to belong to.

"Affiliate" membership category

The Committee also recognises that prospective new members might satisfy most, but not all, of the above Bank-prescribed criteria for joining the Club. In 2021, the Committee therefore agreed a new "Affiliate" category of membership whose members would be able to access the Club's Newsletters via the Club's website although attendance at social events would need to be paid for at the non-subsidised cost as we would not be able to claim any part of the Annual Grant from the Bank for this category of membership. Affiliate members would also be welcome to attend, but be unable to vote at, the Club's AGMs. The Club would wish to be as flexible as possible in welcoming new members and, again, the Membership Secretary would welcome all enquiries from new members wishing to be considered for "Affiliate" membership at memsecbipc@gmail.com

Barclays International Benevolent Fund

The Club's Benevolent Fund was set up in 1968 to assist "all pensioners, widows and widowers of pensioners of Barclays Bank International Limited or its predecessors, and to Bank officials and spouses who were at any time in the service of Barclays Bank International or its predecessors." (Taken from the Fund's recently updated rules)

In these continuing difficult economic times your Committee would like to remind Club members of the existence of the Benevolent Fund, which was established to help with the pressure of day to day living, including one off purchases. The Fund does not ask

for any documentation to prove need, relying instead on the knowledge and recommendation of Club members. Grants can also be made to non-Club members as the Fund's Rules permit grants to all pensioners, including widows and widowers of pensioners of Barclays Bank International or its predecessors. Please contact Committee member Andy Fair for further information. Andy's contact details are email ah.fair@ntlworld.com, telephone no. 01483 576945.

Willis Towers Watson - changed contact details

According to their website contact for UKRF benefits is now based in Sunderland. The new email, mail and telephone contact details are available on the WTW ePA website.

BIPC website email address

To make its identification more readily recognisable to Members the prefix to the email address used by the Club's website to communicate with Members has been amended e.g. when confirming the availability of Club Newsletters. The updated email address is "Barclays International Pensioner's Club info@walkthetalksolutions.co.uk". Please add this website email address as a "trusted" site in your email address book to avoid website emails going to your spam folder and possibly being automatically deleted before you have had chance to read them.

Barclays Safe Custody service - Wills & House Title Deeds

We hope the following guidance will be useful relating to locating estate Wills and/or House Title Deeds placed with Barclays in the past for safe custody.

For Wills, members should please no longer contact Barclays Willsafe, Stratford Upon Avon but instead contact Zedra, Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire WA16 9GS, telephone 01565 748799 who continue to hold existing Wills without charge although there is likely a charge should Zedra be requested to administer a deceased's estate (website [Probate & Estates | ZEDRA](#))

For House Title Deeds, the contact number for BarclaySafe Access Line is 03457 345345. You can still arrange for your documents to be sent directly to you by Special Delivery or for you to collect from a branch with a counter service during normal opening hours.

Have you changed your Postal address?

Please remember to advise us of any change of address at memsecbipc@gmail.com. For data protection reasons, neither the Bank nor Willis Towers Watson are able to share this information with Pensioners Clubs.

IMPORTANT: Members' out-of-date email addresses

Although the Club issues Newsletters to members, in need, we can send email broadcasts more frequently and quickly. There are sometimes also other times when we might need to contact individual members via email. Members generally change their email address less often than their home address, if at all. It is therefore very important members keep us informed when changes do occur. Website broadcast

emails, including those confirming when the latest Newsletter is available, will continue to be sent to your old email address unless the Club's records are updated.

The Club will continue to thrive if it is capable of communicating regularly with its Members. We are finding that a large number of the Club's emails sent to Members are being returned "email address does not exist". If you have changed email over the last few years and are unsure if you have informed the Club, please would you take the time and send an email to the Membership Secretary (Paul Dennis) at: memsecbipc@gmail.com and include your name in the text of your email. If unsure, please send an email anyway just in case. Thank you.

... and it's goodnight from me

As highlighted in the Notice to the 2025 AGM above, after 6 years on the Club's Committee, five and a half of which as the Club's Hon. Secretary, I shall not be seeking re-election to the Committee for a further term. This will therefore be my last involvement with the Club Newsletter. It has not been without its hiccups along the way, not least in late December 2023 to find out just a few weeks before the 2024 New Year edition of the Newsletter was due to go to print that our printers had ceased trading!

It has been a great pleasure to have worked alongside fellow Committee members, both past and present, during these past years under the stewardship of past and current Chairmen **Andy Fair** and **Simon Culliford** and a privilege to have followed in the footsteps of my Hon. Secretary predecessors **Nick Potter** and **Mike Cummins**.

It would be remiss of me though not to acknowledge the special privilege it has been for me these past 5 years to have worked in conjunction with **John Bennett** in preparing the Club Newsletters who consistently left me with very little to do on his excellent "Members Memories and News" contributions.

Finally, my appreciation and thanks go to fellow Committee members **Simon, Andy and Paul** who collectively formulated all the news and contributions sent in by members via **Chrina** into what you see in this Newsletter's "Members News & Memories" section.

It only remains for me therefore to wish my eventual successor an equally enjoyable tenure and wish you all "Nos Da" (goodnight) from me.

On behalf of the Committee, we look forward to seeing many of you at any of the Club's 2025 organised events.

Steve Merry
Hon Secretary, BIPC
11 Farwell Road
Sidcup
Kent DA14 4LH

email: honsecbipc@gmail.com
Home: 020 8302 2393
Club website: <http://www.pen-club.co.uk/>

BARCLAYS INTERNATIONAL PENSIONERS' CLUB

INCOME AND EXPENDITURE FOR 12 MONTHS ENDED 31st DECEMBER 2024

2023 £	EXPENDITURE	2024 £	2023 £	INCOME	2024 £
	SOCIAL				
3,639	Spring lunch	3,967			
1,431	Ladies lunch	1,954			
1,841	Bournemouth	1,538			
1,557	Sidmouth	1,319			
4,816	Autumn	5,149			
-----		-----		Members' Lunch	
13,284		13,927	4,085	Contributions	4,065
	WELFARE				
2,277	Expenses -Area Reps. and Committee	2,612	16,581	Bank Grant	16,231
			90	Subscriptions	140
			310	Committee cons	370
			-	Donation	100
	ADMINISTRATION				
5,182	Office Expenses	5,177			
-----		-----	-----		-----
20,743		21,716	21,066		20,906
2,720	WEBSITE	2,720			
23,463		24,436	21,066		20,906
	Excess Income/Expenditure		Excess Expenditure/Income		
-		-	(2,397)		(3,530)
-----		-----	-----		-----
23,463		24,436	23,463		24,436
=====		=====	=====		=====
Bank Balances 1/1/2023		51,953	Bank Balances 1/1/2024		49,556
(Less Excess expenditure)		(2,397)	(Less excess expenditure)		(3,530)
31/12/2023	<u>49,556</u>	Bank Balances 31/12/2024	<u>46,026</u>		Bank Balances

L E MITTINS (MISS)
HON. TREASURER

K.M. WHITE
HON. AUDITOR

BARCLAYS INTERNATIONAL PENSIONERS CLUB
BENEVOLENT FUND

Registered Charity No 253216

INCOME AND EXPENDITURE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

Expenditure			Income		
2023		2024	2023		2024
500.00	Grants	500.00	16.00	Donations	15.00
0.00	Bank charges	0.00	240.55	interest COIF	579.54
500.00		500.00 ¹	256.55		594.54

ACCUMULATED FUND AS AT 31 DECEMBER 2024

2023		2024
13833.67	Balance B/F	13590.22
(243.45)	(Deficit)/Surplus	94.54
13590.22		13684.76
Represented by:		
2278.82	Barclays Community A/C	1793.82
11311.40	COIF Deposit A/C	11890.94
13590.22		13684.76

A R L Fair
Trustee

K White
Hon. Auditor

Date: 9/1/25