



BARCLAYS INTERNATIONAL PENSIONERS CLUB

Autumn 2026 Newsletter

Update from your BIPC Chairman

This is our third Newsletter put together by our editorial sub-committee to provide our members with an edition that is as full of interesting and useful contributions as we have grown used to enjoying in the previous 100-plus editions.

In recent months Paul Dennis has spearheaded the work on the review and overhaul of the BIPC website, the result of which is close to its launch in the coming weeks. As mentioned before, Paul has worked closely with our I.T. guru of 20 years, Steve Kitson, as well as receiving helpful input from others, notably Andy Fair and Hilary Turner in terms of revising and updating content, whilst also providing new and important information and guidance in key areas. Paul has also had very helpful support from Graham Miller and I'm delighted to be able to let you know that Graham has become a valued member of the BIPC Committee.

The launch of the new website is an exciting event for us all – the underlying intention has been to create something that is more accessible and significantly more “user-friendly” and useful than its predecessor. I am more than confident that Paul and Steve, with their team, have achieved this emphatically, although we must, of course, wait for the proof of this to become apparent after the launch.

Reverting to the Newsletter, I hope that we have, once again, included an interesting variety of contributions and I must stress that we are enormously grateful to those who have taken the trouble to send these to us. I also hope that it will prompt others to make similar contributions in the future.

On the whole, the club has had a successful 2026; the Spring Lunch attracted nearly 90 guests and the Ladies Lunch that followed in May was well supported, as was the Bournemouth Lunch in the same month. The Sidmouth lunch continues to be popular under David Cawdery's stewardship.

As always, we are indebted to those who continue to organise these gatherings – Margot Sutton, the former, and Adrian Field in Bournemouth and, of course, the arrangements for the Spring and Autumn lunches are made by Roger Wright, whose hard work is vital to the success of those occasions.

We have also continued to attract new members, which is excellent, and as I have mentioned, it is very good to have recruited Graham Miller to the Committee.

(cont'd overleaf)

Launch of our
new website

Members' News

Our Club News

Latest Social
Calendar for your
diaries

Invitation to the
Autumn Lunch,
London in
November

Draft Minutes
from the Club's
87th AGM in April
2026

However, I'm afraid that I must end on a rather downbeat note in terms of the future of the club and how it is run. This has to do with the fact that our Committee is fewer in number than when I joined it some 10 years ago and that a number of its key players will be turning 80 next year, with others doing so in 2029. Even if we all remain in good health, it is inevitable that the running of the club will fall on fewer shoulders, to the point that it might not be possible to ensure its continuation as we know it.

And so, in the hope that we might tempt one or two of you to consider joining the Committee, I am delighted to extend a warm invitation to any of you who might be ready to come to one of our meetings – the next is on January 12th 2027 – where you might be agreeably surprised at how relaxed and convivial our meetings are, whilst we manage to deal with the business of the day as efficiently as we can, thereby earning a glass or two of wine plus some lunch.



Introducing Our New Club Website

We are pleased to confirm that the Club will be launching a new and improved website. What will the new website mean for members?

The aim is to make the website:

- Easier to access – with simpler navigation and, subject to appropriate privacy arrangements, no requirement to remember a username and password.
- Easier to use – with a clearer, more modern design that makes information, documents and events easier to find.
- More interactive – allowing us to introduce new features and improve communication with members.
- More secure – using up-to-date technology and improved protection against security risks.
- Easier to keep up to date – enabling authorised Committee members to add and update relevant information and documents more easily.
- Better value for money – the estimated annual cost of the new website is almost 50% of the 'old' website with our transition costs paid for within approximately two years.

Why are we making this change?

We recognise that our members have different levels of confidence and experience with technology. Some members use websites and digital communication regularly, while others prefer a simpler and more straightforward approach.

The intention is therefore not to make things more complicated. On the contrary, the new website should make Club information easier to access for everyone. As the Club continues to welcome new members, it is also important that we provide a modern and accessible way for members to keep informed, take part in Club activities and communicate with the Club.

What happens next?

You do not need to take any action to register for the new website. The website is planned to launch on **1st October 2026** under the website address:

www.bipc-penclub.co.uk

Please continue to use the 'old' website until then after which the 'old' website will be closed.

We believe this is an important investment in the future of the Club: improving accessibility, security, communication and value for money, while ensuring that the website remains a useful and welcoming resource for all members.

Your feedback of the new website is important to the Club so please do get in touch post launch using the new "Contact Us" page on the new website or by email to: honsecbipc@gmail.com Tel: 07887 240024.

Members' News

Howard Bateman writes:

"I have been reading the latest Newsletter (NL103) and found it fascinating, notably the picture taken at **Peter Bolton's** wedding in Chingola in 1977, **Julian Wathen's** account of being shot in a bank raid in 1956 and **Peter Thomas'** piece on ABIN.

I was fortunate to attend a course at ABIN run by BNP in French in the mid 1970's which made a nice change from running the branch of BBSA in Calais. All I really recall from the course was a trip to the local spa (Bad Homburg was a spa town) where a lot of nudity was on display!!

There was a spate of hold-ups in France in the 1970's. One took place at La Croisette branch in Cannes around 1972 when I was working at the main branch in Rue D'Antibes. By the time I witnessed another in the Champs Elysees branch in Paris around 1979, we had security posted at the door. This was no deterrent to the two gunmen who attacked and made off on a motorbike with a load of cash. When later questioned by police, I was at a loss to provide any useful information – the attackers wore motorcycle helmets!"

Does anyone else have stories of being caught in a bank raid? Please let us know.

Your ABIN Remembered – John McDavid

When I was with Organisation and Methods and then with Training in the early 1980's, a perk of the job was to visit ABIN from time to time; and a very pleasant perk it was!

In addition to attending the odd course on various international topics I also went to sundry meetings to plan ABIN's programme. I particularly remember a course on O & M techniques – day one of which was to get the delegates to agree what O & M was – a very entertaining day!

The social side of the meetings was given high priority; visits to places of interest around Bad Homburg were much appreciated, as were the many visits to wine producers and raucous beer cellars – Germans, despite what you may have heard, knew how to enjoy themselves in the Frankfurt area! I recall a few names of DCO staff at ABIN, including **Jon Adams**, **Peter Gwinnett** and **Alan Harbour**.

After I retired I kept up my links to ABIN and visited from time to time to give the odd talk on Management and playing Management exercises (games) to get the delegates to mingle and speak English. A feature of these affairs was being paid in local currency – changed into sterling at Frankfurt airport.

Altogether I look back on my ventures to ABIN with much pleasure and a touch of nostalgia.

Spring Lunch and AGM, 28th April 2026

Almost 90 members attended our Spring Lunch at the Union Jack Club in London and enjoyed a tasty lunch in convivial surroundings.

There were several new members coming for the first time, including **Gill Chance, Mike Evans, Jackie Margetts and Karen Rix** amongst others. We hope they will be able to come along to other events in the future.



It was also good to see **Em Lloyd-Davies** who had made the long journey down from Lancashire as well as a good contingent from the West Country, including **Noel Davenport**. It is always great to meet people for the first time as well as renew friendships with other former colleagues.

The lunch was followed by our Club AGM. We had an excellent number of members who stayed on which was encouraging to see – our highest attendance for several years. Thank you. The AGM is an opportunity to learn firsthand how our Club is doing and its plans for the future as well as allowing members to put questions to the Committee.

Our next London lunch will be at the Union Jack Club on **Tuesday 10th November 2026**.

Please get the date in your diaries!

DCO HAMBURG BRANCH – WORLD WAR 2

(Edited article published in the DCO Quarterly Staff Magazine Edition No 9 June 1948.

*The full article was written by **A. F. Vossen**, the German born manager of Hamburg branch.)*

“ On the 22nd August 1939, I was in Leipzig visiting wool customers when I received a telephone message from Head Office asking me to return to Hamburg immediately and to make arrangements to send all British staff back to England. 2 days later those staff had left.

Remaining staff worked late on 2nd September to prepare our monthly balance sheets and returns to Head Office and these were mailed to London but were returned to the branch a few weeks later by the German postal authorities.

On Sunday 3rd September, we heard the radio news broadcast that Germany was at war with Great Britain. My wife and I were deeply depressed. I left for Berlin that same afternoon to discuss with the financial authorities the fate of our branch. The outcome of those discussions was that the branch could continue to enjoy all the rights of a German bank and it was left to my discretion whether we should change over to domestic business which we didn't want to do. This did not appeal to me. The authorities stressed that it was not their intention to sequester or close the branch or interfere with our business. It was a condition that the branch was to be kept open in readiness to resume its normal functions directly the war ended.

In January 1940, the Enemy Property Act was passed which brought the branch under the control of a Reichskommissar (the former Controller of Banking). This in turn led to the senior official in each of the British banks to be appointed “Custodian” of their business. The practical aspect of this quite mild form of State control was to render periodic elaborate returns and report any exceptional items and expenditure. There was a suggestion emanating from the authorities that we might invest our Reichsmark funds into Government loans but there was no follow up when the British banks did not respond.

There was occasional propaganda in the newspapers insinuating that Barclays Bank in England had failed or was in difficulties. The city suffered significant damage from allied bombing but our branch survived intact.

The war for the city of Hamburg was over on 3rd May 1945 when the Governor of the city unconditionally surrendered. In the course of the next few months, the curfew was abolished and other restrictions, including fraternisation, were lifted. The Military Government then set to work introducing various controls and I was not allowed to communicate directly with Head Office for the first 12 months or so after hostilities ended. All correspondence with London passed through official channels in Hamburg before being allowed to move to London.

In March 1946, the branch was formally taken under the control of the Military Government and I was appointed “Custodian”. This arrangement was terminated at the end of 1947 when control of Hamburg branch reverted to Head Office, London.

In October 1947, I had the great privilege and pleasure of visiting London again to renew personal contact after 8 years of isolation and the cordial reception given to me will always be remembered with gratitude.”

Ladies Lunch

The annual BIPC Ladies Lunch 2026 was held at the Union Jack Club on the 6th May.

We had 38 acceptances, which was a record for the recent years , although sadly on the day two couldn't make it, one due to a hospital appointment and the other had to attend a funeral .

The ladies all gathered initially in the library of the club where there were jugs of Pimms and "nibbles". This pre-lunch "get together" has always been an excellent way of everyone socialising with friends and colleagues old and new, and this year was certainly no exception!

We then all went into the dining room where we enjoyed a three course lunch. It was evident that there was much lively conversation as the noise levels were extremely high and there was much laughter !



The most gratifying aspects of the day were that we have a considerable group of staunch loyal attendees plus there were a number of new members attending which is so vital to keep the event still on the BIPC calendar. In addition there were instances of members really making an effort to be present - ie one lady travelled from Dorset with her husband and combined our lunch with a couple of days in London, and another made the trip from Southampton.

It is so pleasing that the ladies still wish to keep the spirit of DCO/BBI still alive and keep in touch with former colleagues and friends .

Our next lunch, and please "save the date", is May 5th 2027 .



David Cawdery writes:

We have all read a number of really good articles about our working lives with DCO and BBI both in the old Quarterly magazines and subsequent publications.

We all must have a few very amusing things that have occurred during our lives abroad (or even in the UK) and I would ask if you can reflect on those and send me your amusing anecdotes and experiences. I will collate them for the editors of the Newsletter and they can then include the contributions in future newsletters.

Please indicate if you are happy for your name to be shown.

As a starter for 10, I remember this amusing incident;

I was on a business trip to Lusaka staying at the Intercontinental Hotel. An announcement was made in the morning at breakfast that "Past President Kenneth Kaunda would be coming to the hotel so please expect additional security".

After breakfast, I was outside the hotel main entrance in my suit and tie waiting for my car to arrive. A cavalcade of vehicles suddenly arrived and out came Mr Kaunda. He came straight for me and shook my hand. Obviously he thought I was the General Manager of the hotel!!

All contributions to be sent to me please at: **dlfc2022@outlook.com**

Yvonne Elliston writes:

Members of the **29GSO Reunion** have been holding our annual get together for a number of years at The Astronomer, Middlesex Street, in the City of London. We usually meet sometime in April and have a room to ourselves with a buffet lunch included.

We are always looking for new members to join us so if you worked at 29 Gracechurch Street London EC3 and are interested in coming to our 2027 Reunion then please contact **Yvonne Elliston**. Email: **yvonne541@live.co.uk** Mobile No: **07778380051** for further details.





A NEW WAY TO CUT CANE!

J.A.W. MACMILLAN, Belize City

This article was originally published in the May 1967 edition of the DCO Quarterly. The Committee enjoyed it so much and felt it deserved another airing!

If members know of other articles published over the years in the DCO/BBI Quarterly magazine that they feel would merit reprinting please send us the article.

It was a beautiful morning for flying when the manager and I set off on a sub-branch inspection. We had an excellent flight and when we arrived the mist was just clearing away in the early morning sunshine. The inspection went very well and we gave the staff full marks for efficient 'cooking'. The sub-manager's wife had prepared an excellent meal at short notice, as these inspections are surprises.

We returned to the airstrip in the afternoon in good time, but our plane, a single-engine Cessna, was late in arriving as it had been on a tour of the country, which included flying over dense jungle, with our Premier and the Canadian High Commissioner who was on a visit to this country. Eventually, however, we were once more airborne and the sun was still shining promising a beautiful ending to a pleasant day. I was to be left in Corozal to help with a payroll while the manager returned to Belize City.

As we flew over the airstrip to Corozal, I noticed the wind sock wrapped around the pole, but there was no wind. The sub-manager was there to meet us and I could see the bank car. The pilot lowered the flaps as we prepared to land after circling at about 500 feet. I was looking down at the landing field with the shadows cast on it by the citrus trees, when the pilot suddenly exclaimed to Mr Roberts, the manager, "I have no power".

Holy Smoke! I looked up and saw the RPM Indicator rapidly falling to zero, the manifold pressure gauge also. There was a sudden quietness as the engine died. We were now over the runway with no hope of landing on it. It was fortunate that we had a good pilot; he did crop-dusting in the area and so knew the terrain well. He said that he would attempt a landing in a small cane field now coming into view about half a mile from the runway. Down we came. There was a rushing noise as the undercarriage swept the cane, then BANG. We had hit a tree stump, and suddenly I found myself upside down hanging by my seat belt.

We were all uninjured except for the pilot who had a cut on the right knee which had been made by one of the many levers. We climbed out. I retrieved the manager's sunglasses. The glasses that I had been wearing appeared underneath the dashboard together with two pens from my pockets. My suitcase which had been on the back seat turned up in the rear of the fuselage.

Some people who had seen us come down cut their way into the cane field and we were able to leave by the same path. An anxious sub-manager eventually found us on the main road. (He was not so much concerned about us as about the cash shipment he was expecting and which he thought was aboard the plane.) I went to Corozal with him, while the manager and the pilot left for the City by another plane, which came in on a regular flight an hour later.

Who says that banking is dull? You sure get some "hair-raising" experiences working with Barclays.

The BIGS Spring Meeting - West Byfleet GC - April 2026



Report by: **Justin Cliffe & Mark Willis**

14 BIGS Members and 5 guests gathered at West Byfleet Golf Club on Monday 27th April, for the first meeting of the BIGS year.

Numbers were, unfortunately, a little down on last year's event – principally due to a Barclays House Golf Society tour taking place at the same time. We were however very fortunate in that it was a lovely early summer's day, perfect for two rounds of golf.

The morning, Singles, round was won by the day's organiser – and WBGC member -**Justin Cliffe**, with a score of 38 points; he collected the Willingdon Bowl and the Captain's Prize, a voucher for Foremost Golf. This was presented by our Past Captain, **Chris Scoble**, who stood in for our Captain, **Andy Hoult**, who was unable to join us for the day. The winners of the other main awards were:

Methuselah Cup (aged 70 or over) – **Andy Fair**

Ray Hawthorn trophy (Handicap of 19 or over) – **Simon Jones**

The Guest prize was awarded to Huw Stevenson, **Chris Scoble's** guest, with a score of 32 points.



After a hearty lunch, and suitably refreshed, play resumed with the Greensomes competition in the afternoon. This was closely contested, being won, after a count-back, by **Paul Dennis** and **Philip Currie**, from **George Fergusson** and **Tony Rochester**, both pairs scoring 40 points.

Everyone enjoyed the day – but, as always, it was as much about getting together with old friends as playing two rounds of golf on a lovely course in excellent conditions.

Andy Munden writes:

In late 1970 I received a call from staff department to ask if I would like to embark on a new venture. Having recently returned from Nigeria after four years I was temporarily attached to our branch at Cockspur Street in London and the idea of moving on was like music to my ears at that stage. I had no idea what the future would hold.

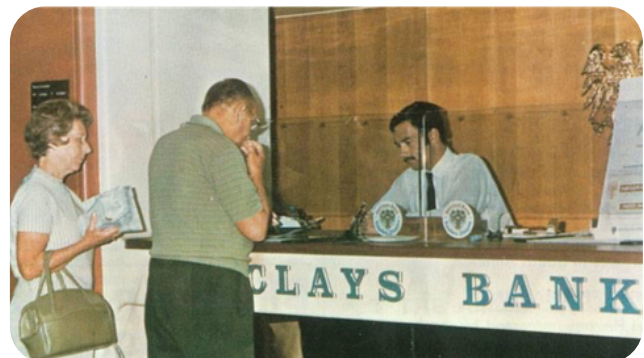
It turned out that the Bank was moving further into the US and opening new branches. 120 Broadway had been our principal office in America for years, 300 Park Avenue New York had not long been opened and many more were planned upstate. My role was to be a member of the team on the QE2. I was called into a meeting with the man who would be my manager for the next few months **Mike Reaveley**. He explained to me that the job was interesting on two fronts. Firstly in that the main thrust of the next 12 months or so would be a PR exercise on board ship to promote the Bank's interest in the US as best we could, so this demanded that those of us on board were able to hold our own in all sorts of company and also do our job as bankers. Was I happy with that? Oh Yes.



The second element of this new posting was that we were taking over the banking on the 31st December 1970 from Midland Bank who had previously banked Cunard for many years, but we as Barclays would be going in completely green. There was no Handbook for this and we needed a complete new system because this had never been done before. It was particularly tricky in that the tills that we were to run would be multicurrency. Not only would there be US dollars and Sterling but also Canadian dollars, Deutschmarks, French francs and all the other European currencies plus whatever else may be brought into us on the day.

O and M department came up with a very simple but very efficient system which was a multi column waste sheet which would cater for our needs and which turned out to be a really brilliant piece of work. Resulting surplus cash was cleared either in New York or Southampton. Usually taken in the time honoured fashion of putting it in your pockets and walking it to the appropriate destination.

On board ship, we had **Mike Reaveley** who was the manager, **Charlie Willis** from Barclays Limited in Liverpool, **Pauline Davy** (now Cawdery), **Sue Brunning**, **Anne Rachael** and me.



I had never been to the US previously and I had to arrange a Visa which I still have in an old passport. This gave me the ability to enter the US on multiple occasions, indefinitely, for free and I just wonder if it's still valid?? The process of taking over from Midland was very straight forward. Count the cash, record it and get going.

In those days the turnaround time for the ship was two clear days and so we were able to settle in to our new accommodation (two twin cabins at the rear of the ship) ready for sailing without too much rush. As members of the Barclays team, we were allowed to eat in the first class Restaurant and had full access to the whole ship. It was all very grand if not awe inspiring. The food provided was very up-market and after a while I think we all yearned for something really basic.

Part of the job was to organise and attend cocktail parties. I'm sure all agree this must have been a real chore! Every week the bank would have a cocktail party, the Captain obviously had another and there was at least one more. The invitations that we sent out generally came from a list of VIPs which we were given to us by the purser and this included all the great and good that week. Some of these may have been film stars or others who were world famous names but the majority were ordinary passengers who we thought may be interesting.



As is well known the ship's itinerary was cruising the Caribbean in the winter, and Atlantic crossings in the summer. Generally these were uneventful apart from the odd storm, but there were exceptions.

- On January 8, 1971, the QE2 rescued over 500 passengers and crew from the French Line ship Antilles, which had caught fire after running aground near Mustique in the Caribbean. The QE2 braved heavy seas and winds in the night to transfer passengers safely.

- In 1972 while travelling from New York to Southampton, the ship was the subject of a bomb threat mid-Atlantic. An SAS led team parachuted into the water next to the ship but no bomb was found.

Among the high spots for me were the two day breaks in New York at turnaround when we could explore New York and visit the Steak and Brew restaurant close to the pier, hiring a car to go down to Washington (on the way we stopped in a bar where my age was questioned (before I could get a beer - the legal age for consuming alcohol was 21 - and I was in fact 25).

Altogether a great experience and one that is never going to be repeated - by me or anyone else. My time onboard was memorable. I met so many great people, both passengers and crew; went to places I would probably never have otherwise seen, ate far too much and possibly drank too much as well. Happy days!!

I have discovered that as time goes by that memories have a fluidity, especially 50 years plus down the line. Some things distort and others are just not there, so if anyone would like to amend, correct or otherwise add to my musings please let the Editorial Committee know.

If there are any other BIPC members out there who have their own memories of their time serving on the QE2, please share those with us.

Club News - Autumn 2026

We continue to receive interest from former colleagues and wish to extend a very warm welcome to our new members:

Gary George
Mary Bishop
Margaret Powell
Keith Simpson



**TOTAL
CURRENT
MEMBERS
1,154**

If you know of any ex-colleagues with a minimum of 10 years service (which must include DCO/BBI), then please get in touch with Paul Dennis (memsecbipc@gmail.com).

In Memoriam

Sadly a number of our Members have passed since our last Newsletter in February. We extend our sincere condolences to the families and friends of those who have left us:

Mr	Derek	D A	Bartlett	Broadstone, Dorset
Mr	Thomas	T P	McDonald	Romford, Essex
Mr	Keith	K E	Freeman	Bexleyheath, Kent
Mr	Michael	M A	Cranfield	Limpsfield, Surrey
Mrs	Julie	J	Dunlop	Stockport, Cheshire
Mr	Geoffrey	G B	Kay	Old Harlow, Essex
Mr	James	J	Smith	Barnes, London
Mrs	Juliet	J	Taylor	Wimborne, Dorset
Mrs	Jean	J P	Cookman	Beckenham, Kent
Mrs		M C	Brown	Bournemouth, Dorset
Mrs	Audrey	P A	Pearson	Broadstone, Dorset
Mr	Ray	R D	Archer	Woking, Surrey
Mr	Peter	P G	Greenhalgh	Lingfield, Surrey
Mr	Bing	B P	Allen	Tonbridge, Kent
Mr	Brian	B D	Baugh	Mansfield, Nottinghamshire
Mr	Alex	A H C	Tweedie	Oxford, Oxfordshire
Miss	Muriel	M	Baldwin	Herne Hill, London
Miss	Norma	N F	Gallant	Barnet, London
Mr	Gerard	G J	Bolt	Croydon, Surrey
Mr	Peter	P E	Greenrod	Sherborne, Dorset
Mr	David	D L	James	Stourbridge, West Midlands
Mr	Doug	D	Kell	Letchworth, Herts
Mr	Tony	A W	Peters	Lower Parkstone, Poole, Dorset
Mr	Anthony	A	Raymond	Mottingham, London
Mrs	Shirley	S M	Torrice	Hornchurch, Essex
Mr	Peter	P S	Trebilco	Ringwood, Hants
Mr	Peter	P G	Hampton	Wimborne, Dorset
Mr	Hassan	H	Mehmet	Upper Edmonton, London
Mr	Mike	MJ M	Richmond	Floreal, Mauritius
Mr	Paul	P D	Johnson	Chesham, Buckinghamshire

Fellow 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 under the "Reporting a Death" on their website homepage: <https://epa.towerswatson.com/accounts/barclays/>

WTW explain the documentation required which can sometimes go beyond just providing a copy of the death certificate especially if a surviving spouse pension becomes payable.

Deaths can now also be reported online via WTW's website on the previous page.

In Memoriam – Funeral arrangements

Where Members' families wish other Club Members to be aware of a passing and possibly wish to pass on funeral details, Hilary Turner will happily forward these on via email. Hilary can be contacted on Tel: 020 8393 9215 and email: hilaryturner16@aol.com

Social Events Calendar 2026 & 2027

Please read on for the 2026 and 2027 social calendar with the key events for the year and all the relevant contact details.

Huge thanks go to our event organisers who work hard to provide these excellent opportunities for us all to catch up with our friends and colleagues.

The calendar is 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.

Annual General Meeting 2026

The 2026 AGM was held on Tuesday, 28th April 2026 immediately after the Spring Lunch at the Union Jack Club. Members attending were pleasingly up on recent years. The draft Minutes of the meeting are available on the Club's website and are included in this newsletter.

In summary, the Club's Chair and members of the Committee were re-elected for a further year but we continue to look for more Members to volunteer to join us. The Club's accounts are in good shape supported by a generous grant from the Bank. Attendance at the various lunches organised by the Club remains very healthy.

Updating your contact details

Please remember to advise us of any change of home or email address at memsecbipc@gmail.com or Tel: 07887 240024. The Club has no other way of knowing if you have moved or changed email so it's important that members keep us updated so we can maintain contact.

Your Committee

Control of the Club is vested in a Committee consisting of no more than 15 members. The Committee normally meet three times a year and have met in January, June and August 2026 as well as attending the AGM in April 2026. Following the approval by Members attending the 2026 AGM the following are the members who agreed to serve on the BIPC Committee until the 2027 AGM.

Graham Miller's appointment will be put forward to members for ratification at the 2027 AGM.

Club Chairman
Hon. Secretary & Membership Sec.
Hon. Treasurer
Hon. Auditor
Benevolent Fund
Committee Minutes Secretary
Member Support Coordinator
Member Support Regional Rep
Social Secretary
Member Support Regional Rep
Website Coordinator
Website Manager (ex-officio)

Simon Culliford
Paul Dennis
Lesley Mittins
Keith White
Andy Fair
Chrina Jarvis
Hilary Turner
Adrian Field
Roger Wright
Margot Sutton
Graham Miller
Steve Kitson

If you are interested in joining the Committee please get in touch. We are always looking to welcome Members onto the Committee and help shape the future of the Club. The photo below was taken at our last meeting in August.



Barclays Safe Custody service - Wills & House Title Deeds

The following guidance might 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 to be 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.

Barclays International Benevolent Fund

The Club's Benevolent Fund was set up to assist both Club members and non-Club members (those with links to DCO or BBI) in times of need.

The Trustees of the Fund are aware of the pressures people can experience as they try to cope with ever increasing costs - the difficulty in being able to find funds to replace a broken down washing machine or make a one off house repair and having nobody they can turn to.

If you, or someone you know, are in such a situation and meet the criteria, then perhaps the Fund can help with a one off grant to get you through this challenge. We don't ask for forms to be filled out and rely solely on our knowledge and the recommendations of Club members when making our decisions.

For more information please contact Committee Member, Andy Fair. His details are:

Email: ah.fair@ntlworld.com. Tel: 07833 574648

Barclays Carol Service

Each year, Barclays holds a Christmas carol service for all current and former employees. In December 2025, a 450-strong congregation, including members from various pensioners' clubs, attended the service, which included performances from the Barclays Reach Choir and Barclaybrass.

The new venue for the 2026 carol service will be at Holy Trinity Church, 146 Sloane Street, London SW1X 9BZ, on Tuesday, 15 December 2026 at 12 noon, followed by refreshments.

Holy Trinity Church is a two-minute walk from Sloane Square Underground Station or a short bus ride from Victoria Station.

Please check with the Barclays website nearer the time in case there are any changes.

Thank you for reading!

Paul Dennis
Hon. Secretary, BIPC

Email: honsecbipc@gmail.com
Tel: 07887 240024

Club website:
www.bipc-penclub.co.uk
(from 1st October 2026)

BARCLAYS INTERNATIONAL PENSIONERS CLUB

SOCIAL CALENDAR 2026 / 2027

12 October 2026 SIDMOUTH LUNCH 12.30 for 13.30

Organiser: David Cawdery 01202 603299 dlfc2022@outlook.com

Venue: The Victoria Hotel, The Esplanade, Sidmouth

10 November 2026 AUTUMN LUNCH 11.45 for 13.00

Organiser: Roger Wright 07870357022 rogerwright321@gmail.com

Venue: Union Jack Club, Sandell St, London

TBA April 2027 29GSO REUNION Noon for 13.00

Organiser: Yvonne Eliston 07778380051 yvonne541@live.co.uk

Venue: The Astronomer, 125-129 Middlesex Street, London

13 April 2027 SPRING LUNCH & AGM 11.30am for 12.45pm

Organiser: Roger Wright 07870357022 rogerwright321@gmail.com

Venue: Union Jack Club, Sandell St, London

5 May 2027 LADIES LUNCH Noon for 13.00

Organiser: Margot Sutton 01628 629265 margot.sutton@hotmail.co.uk

Venue: Union Jack Club, Sandell St, London

12 May 2027 BOURNEMOUTH LUNCH Noon for 13.00

Organiser: Adrian Field 01202 892508 adrian.j.field@outlook.com

Venue: The Miramar Hotel, Bournemouth

9 November 2027 AUTUMN LUNCH 11.45 for 13.00

Organiser: Roger Wright 07870357022 rogerwright321@gmail.com

Venue: Union Jack Club, Sandell St, London

The cost of lunches for BIPC members, their Spouses & Partners during 2026 will be £15.00 per person. We hope this will remain the same for 2027. The charge for Guests & Affiliate Members is £30.00

07870357022
Email: rogerwright321@gmail.com

Avon
Hempstead Lane
Potten End
Berkhamsted
Herts HP4 2QJ

Dear Member,

September 2026

Autumn Lunch – Tuesday 10th November 2026

We are very pleased to advise that the Autumn Lunch will be held on Tuesday 10th November 2026 at The Union Jack Club, Sandell Street, London SE1 8UJ. Members, their partners, guests & carers are all welcome at this lunch.

The Committee has agreed that the cost will remain at £15 for members, their spouses/partners and member’s helpers. The cost for guests including Affiliate members is £30.00.

Pre-lunch drinks from 11.30am will be in the Gascoigne Room and the Main Club Bar on the ground floor. Lunch will be served at 12.45pm in the Gascoigne Room.

The number of places that can be comfortably set up in the Gascoigne Room is 100 and these will be allocated on a “first come, first served” basis. When booking please advise the names of any other guests you may wish to sit with. If no preference is shown, you will be allocated a place prior to the lunch.

The set menu for the lunch is: **Starter: Smoked Salmon. Main: Roast Crown of Turkey. Dessert: Crème Brulee Tart with raspberries.**

The UJC requires confirmation of the numbers attending 10 days prior to the event so please ensure that applications are with me by **Saturday 1 November 2026** at the very latest. Refunds for cancellations cannot be made after this date.

Yours sincerely,

Roger Wright
Social Secretary. BIPC

Please find enclosed my cheque for £15/£30 payable to Barclays International Pensioners Club for the Spring Lunch.

PS If you are unable to pay by cheque or wish to make payment on-line, please make payment to: Barclays International Pensioners Club, Sort Code: 20 32 00 Account no. 40914770 and include your surname & initials in the reference box. If you choose the on-line payment route, please ensure you email me with a scanned copy of the booking form or an email confirming date payment was made and including any dietary needs and table seating requests.

Please advise if you have any allergies or prefer the Vegetarian menu:.....

I would like to sit at a table with(Please continue overleaf if necessary) / I have no particular preference (delete as applicable).

Name.....Email address.....

Address.....

Please note that cheques may not be cashed until after the event. For new joiners of BIPC, please note that the required dress code for this event is Smart Casual.

Below are our Members (and guests) who attended the Spring Lunch at the Union Jack Club, London in April 2026:

Sylvia	Almeida	Teresa	Fernandes	Barbara	Milnes
Darrell	Darrell	Tony	Fernandes	Simon	Mitchell
Kay	Bauer	Adrian	Field	Lesley	Mittins
Susan	Birch	Wendy	Field	Paula	Munro
David	Bird	Sharron	Ford	Robert	Munro
Diane	Bird	Jeff	Garner	Ian	Nicholls
Peter	Bonnor-Moris	Keith	Garner	Trevor	Olney
Michael	Brain	Olga	Grignon	Pauline	Parker
Mike	Brooks	John	Harding	Tony	Peters
Jo	Brown	Edward	Hill	Elaine	Radcliffe
Christine	Calliafas	Anne	Hinds	Peter	Radcliffe
David	Cawdery	Adrian	Hogg	Sian	Rees
Gill	Chance	Chrina	Jarvis	Karen	Rix
Karen	Chapman	Pat	Jones	Marian	Roe
Balwant	Chouhan	Simon	Jones	Michelle	Rowland
Ann	Clarke	John	Keith	Robert	Scallon
Chris	Crooks	Anant	Khetia	Sonia	Smith
Simon	Culliford	Gary	Lacey	Jan	Stalder
Noel	Davenport	George	Lamb	Margot	Sutton
William	De Sa	Emlyn	Lloyd -Davies	Suki	Tay
Paul	Dennis	Dot	Lynn	Caroline	Tetzlaff
John	Dines	Erol	Mahmout	Trevor	Trevor
Chris	Duncan	Jean	Manson	Hilary	Turner
Jan	Edgar	Jackie	Margetts	Sally	Unwin
David	Emerton	Christine	Masterson	Dahyabhai	Varu
Michelle	Evans	Marylin	Mcnie	Athy	Watson
Mike	Evans	Graham	Miller	Keith	White
Andy	Fair	Jackie	Miller	Mike	Widdup
				Susan	Widdup
				Tony	Williams
				Mark	Willis
				Roger	Wright
				Colin	Yates

**BARCLAYS INTERNATIONAL PENSIONERS CLUB
87TH ANNUAL GENERAL MEETING HELD ON TUESDAY 28TH APRIL 2026
AT THE UNION JACK CLUB, SANDELL STREET, LONDON SE1 8JJ**

The Meeting commenced at 2.45pm. The Chairman, Simon Culliford, welcomed Members to the 87th Annual General Meeting.

1. MOMENT'S SILENCE

Members held a moment's silence in memory of the 49 Members who had passed away since the 2025 AGM.

2. APOLOGIES FOR ABSENCE

Club Members: Steve Merry; Alan Peachey; Peter Thomas

3. MINUTES OF THE CLUB'S 86TH (2025) AGM

Copies of the Draft Minutes had been made available at the meeting and on the Club's website.

Proposer: Mike Brain. Seconder: Chris Crook

The draft Minutes of the 87th AGM would be made available on the Club website as soon as possible.

4. MATTERS ARISING

None

5. CHAIRMAN'S REPORT

The Chairman thanked all the organisers of the Club's social events in 2025 and 2026.

The Chairman then explained that the Club's Newsletter had seen a welcome re-vamping thanks to Paul Dennis, Hon. Secretary, supported by his wife, with an increased number of photos now included. Articles submitted from members continue to be crucial.

The Club's website, for which in the past 20 years we had initiated no significant upgrades, was now in the process of being improved in terms of its useability, accessibility and security – thanks to the work being done by Paul Dennis and our long-serving IT specialist, Steve Kitson. They had been liaising with Toolkit, a web design agency. The new design and implementation would cost some £1,600 and the reduced annual operating costs would enable us to recover that investment within two years.

All of the Committee had agreed with this suggestion.

At this point, Paul Dennis added his own comments about the ease and accessibility that the new website would provide, together with a greater level of security.

Graham Miller would be giving Paul help in the implementation design, starting very soon, and would be joining the Committee at their next meeting on Tuesday 2nd June.

The Chairman confirmed that all Committee members had agreed to stand for another year and that, if anyone was interested in attending future Committee meetings on a no-obligation basis to see the Committee in action, they should let one of the existing Committee members know.

6. CLUB ACCOUNTS – Year ended 31.12.2025

Audited accounts had been circulated with Newsletter No 103 (Spring Edition in February 2026) and copies were also available for Members.

Lesley Mittins, Hon. Treasurer, gave the following report:

Although we were still attracting new members, our membership was growing older which meant that the Bank Grant reduced year on year. At £16,120 the 2025 Grant was lower than in 2024 and this year's Grant continued this lower trajectory at £15,787. Even so, the Bank continued to be very generous to us. Our current bank balance remained extremely healthy which meant that the Club had been able to keep the lunch cost to members at the same level for this year. The Social Grant was by far the largest contributor to the Bank Grant and a greater attendance at our events meant more money in our account. Whilst we had excellent attendances at our 2025 events, the numbers reflected only a slight increase in our funds, due to the rule that we are only able to claim once for each attending member. We did need to attract more new members to our lunches.

The cost of printing and postage had both risen this year. Members who currently received their Newsletter in paper form were encouraged to switch to reading it online.

In 2025, we had welcomed 19 new full members and, to date this year, we had welcomed a further five which was most encouraging.

Lesley concluded by confirming that the Club accounts showed a healthy financial position and was thanked for her report.

Proposer: Sally Unwin.

Secunder: Peter Bonnor-Moris

7. BENEVOLENT FUND ACCOUNTS – Year ended 31.12.2025

Audited accounts had been circulated with Newsletter No 103 (Spring Edition in February 2026) and also posted on the BIPC website.

Andy Fair, Trustee of the Benevolent Fund, gave the following report:

As at 31st December 2025, the Fund had £14,207.96 available for distribution. No grants had been made during the 2025 financial year. The accounts had been audited by Keith White.

From the floor, Chris Duncan mentioned that the accounts showed that some £12,400 was invested in a "COIF Deposit" and felt that, for the benefit especially of new members, it would be helpful to have an explanation as to what "COIF" was and who was behind it.

Andy Fair replied that "COIF" stood for "Charities Official Investment Fund". This fund was established many years ago by the Charities Commission to allow charities, including churches, to pool money to achieve better returns and greater risk diversification. The Fund is managed by Churches, Charities and Local Authorities (CCLA) Investment Management Ltd. Returns are competitive and we currently receive 3.66% on our investment.

The Trustees of the Benevolent Fund, past and present, have been investing in this COIF deposit for many years.

Andy Fair agreed that future accounts would include a short footnote on the COIF account to provide greater clarity.

Proposer: Chris Duncan.

Secunder: Robert Scallan

8. ELECTION OF CLUB COMMITTEE

If re-elected, Simon Culliford had agreed to continue as Chairman of the Committee.

Having been properly nominated, proposed and seconded under the Club's Constitution, the remaining nine members had agreed to stand for re-election.

In alphabetic order, in addition to Simon Culliford, they were: Paul Dennis, Andy Fair, Adrian Field, Chrina Jarvis, Steve Kitson (ex-officio), Lesley Mittins, Margot Sutton, Hilary Turner, Keith White and Roger Wright.

Committee membership was open to all full members of the Club.

Anyone interested was welcome to attend future Committee meetings on a no obligation basis to see the Committee in action and were encouraged to let any Committee member know if interested.

Proposer: Peter Bonnor-Moris. Seconder: Sian Rees

9. ELECTION OF BENEVOLENT FUND COMMITTEE

All members of the Benevolent Fund Committee had agreed to stand for re-election. If re-elected, Andy Fair had agreed to continue as Chairman of the Benevolent Fund.

If re-elected, going forward, in alphabetical order, in addition to Andy Fair as Chairman ex-officio, the members of the Committee were therefore Lesley Mittins, Margot Sutton and former Club Committee member Denis Flaherty. Simon Culliford in his capacity as Chairman of BIPC is automatically also a Trustee.

Proposer and Seconder that Andy Fair be re-elected as Chairman of the Benevolent Fund.

Proposer: Noel Davenport Seconder: Em Lloyd-Davies

Proposer and Seconder that said Committee Members be re-elected.

Proposer: Mike Brain Seconder: Robert Munro

10. ELECTION OF AUDITOR OF CLUB AND BENEVOLENT FUND

Keith White, Hon. Auditor of the Club and the Benevolent Fund had agreed to stand for re-election.

Proposer and Seconder that Keith continue to act as the Club's Hon. Auditor with effect from the close of the Meeting.

Proposer: Chris Duncan Seconder: Gill Chance

Proposer and Seconder that Keith continue to act as the Hon. Auditor of the Benevolent Fund with effect from the close of the Meeting.

Proposer: Robert Scallon. Seconder: Mike Brain

11. ANY OTHER BUSINESS

(i) Chris Duncan gave a vote of thanks, on behalf of the Club Members, to all Committee Members for the work that they do throughout the year.

(ii) Mike Brain, Secretary of the Barclays Chief Foreign Branches Club, gave a vote of thanks to the catering staff of the Union Jack Club for an excellent meal – and also commented that, sadly, in his position as Hon. Secretary, Chief Foreign Branches, he had seen numbers attending their lunches dwindle over recent times. He requested that any eligible Members attending would be welcome to apply to join the CFB Club.

12. DATE OF 2027 MEETING

The 2027 AGM was scheduled to be held on 27th April 2027 (post AGM updated to 13th April 2027) immediately following the Spring Lunch. The date would be confirmed in the September 2026 Newsletter.

There being no further business, the meeting closed at 3.15pm.