CFU Trust Board Meeting Minutes

Meeting Date:	Monday 14th September 2026
Time:	19:15
Venue:	Teams
Attendees:	Gina Heath (Chair), Steve Edwards (Vice Chair), Leanne Huff (Secretary), Paul Moffat (Treasurer), Margaret Pearson, Anouska Wright, Chris Neild, Andrew Stephen
Agenda:	Apologies Minutes Matters Arising Actions from Previous Meeting Reports AOB Actions for Review at Next Meeting

Meeting Minutes:

- **Apologies received:**

Carl Badcock, Chris Casey and Terry Wilby

Resignation

The committee received a letter of resignation from Emma Smith, who felt she could no longer give the time the role needs. Gina asked for the committee's thanks to Emma for all her help to be recorded.

There are now two vacancies on the committee, following Benn stepping down previously and Emma's resignation.

- **Minutes from Last Meeting:**

Accepted as read

- **Matters Arising:**

CFU member discount / away travel loyalty scheme

Gina and Terry are still looking at ways to offer CFU members a discount on away travel. Two price structures are not possible on the current booking website, which Dave runs and which handles all internet orders. Gina does not wish to move away from it, as Dave also acts as her backup.

Steve advised against occasional cash refunds on the coach, as there would be no clear criteria and the administration would be difficult. Other options discussed included a small gesture such as CFU badges or merchandise. No workable solution has yet been found and the matter remains under consideration.

FSA Shadow Board update

Gina, Chris and Dave have been working with Jane Hughes from the FSA. Chris sent the draft new rules to Jane on the morning of the meeting, and Alex is also talking to the Supporters Club. It is hoped this will be resolved shortly.

Once the constitution is approved, the first meeting can be arranged with the existing members. Elections for independent (non-affiliated) members will follow; these will take some time, but the board can start operating immediately. The proposed make-up is four CFU members plus representatives from Amber Belles, Coconuts and the Lottery, along with independent members: 12 in total. Dave Matthew-Jones is the club representative.

Andrew welcomed the progress.

- **Actions and updates from previous meeting:**

Action	Who	Time Frame
Independent examination of accounts Gina confirmed with the FSA that a resolution not to appoint an external examiner needs to be passed at each AGM. Paul confirmed this resolution was passed at the last AGM and must be repeated every year. *Add exemption resolution to the AGM Agenda* Chris, who is a qualified accountant, offered to sign off the accounts. *Chris to check whether being an officer of CFU affects his independence, and advise on charges.*	PM & CN CN	AGM 2027 Next Meeting
Separation of CFU / Lottery Website Costs / Amber Belles merchandise on Finance reports. Paul has agreed the revised layout with Terry and presented it under the Finance report.	PM / TW	Complete
Set up Teams meeting for AGM Working Group to get started. Steve, Chris and Gina met; a further meeting will be needed ahead of next year's AGM.	SE	Complete
Purchase Club Tie and corporate hospitality for Frank Pearson Margaret says that they are available for all hospitality dates except Wimbledon; Anouska suggested the home match on 21st November. *Gina to speak to Dougie to arrange hospitality.* The club does not produce ties, but Gina has asked about purchasing one of the clip-on ties made for the security staff, and ties may also be produced for the directors. *Gina to follow up.*	GH	ASAP

Action	Who	Time Frame
Unofficial home cup game programme Dan advised that any unofficial publication would have to be a fanzine and could not be sold inside the ground. Gina and Terry recommended not proceeding and the committee agreed. The related actions (Barnet programme, contributors, print quotes and additional quote) are therefore closed.	GH	Closed
Club supporter survey results. The club does not wish to share the full results, but will pass on specific aspects if CFU requests them.	SE	Complete
Send donation to family's preferred charity (Arthur Rank) in memory of Elise Paul has no record of the £50 donation having been paid. *Gina to re-send the email with the payment details to Paul.*	GH / PM	ASAP
Thank-you gift for the Marshall's Security Guards for their help with parking for the Away Travel. Buying 15 vouchers proved impractical, so Gina bought sweets, biscuits and cake instead, which were gratefully received.	GH	Complete
Review coach/travel options and decide arrangements. See Away Travel report.	GH / DMJ	Complete
Develop member discount options for Away Travel / discuss feasibility and booking with Dave. See Matters Arising.	GH / TW	Ongoing
Update contact groups with new CFU email address. Gina has updated hers; Leanne is still receiving CFU emails at her old address.	All	ASAP

Reports Review:

Report	Owner
Finance Paul shared the year-end accounts, which had been circulated earlier in the day. Some final adjustments may still be needed. Overall there was a trading loss of approximately £10.5k, predominantly because of donations and purchases of CFU equipment totalling £42k over the year, including £25k towards the new T-bar and a further £17k in September. These were paid from the Lottery bank account but appear in the CFU accounts as donations. The Lottery made a loss of approximately £12k on the year but retains reserves of around £28k. Steve noted that, for management accounting purposes, Lottery figures should be shown separately, and that spending decisions remain the Lottery's own. Paul noted a timing difference on Away Travel, as coach invoices for August were not received until September. Chris recommended matching costs to the period they relate to (at least quarterly), and Paul will accrue these costs accordingly. Paul will also check the previous year-end figures for any similar timing differences. Hall of Fame made a small loss of £110 and merchandise a small profit of £39. Admin costs showed a loss as expected, and the one-off tournament broke even. Members were asked to email Paul with any questions.	PM
Membership Total **357**, including 163 Life members. Report circulated. Membership remains stable.	TW
Lottery Report filed	CB
Away Travel The Lottery has agreed to contribute £500 (invoice sent) so that the Plymouth and Blackpool trips can again be capped at £50. Greys have been retained for another season. Following notice that CFU was considering moving to another operator, Greys reduced the price of the 59-seater coaches (a saving of around £3,000 over the season), though double-decker prices were not reduced. The Bradford and Oxford double-deckers broke even but carry more risk if numbers are low. At CFU's request, Greys have also changed the driver allocated to CFU trips. A coach is running to Gillingham on Tuesday 22nd September with around 20 passengers. It is expected to make a small loss, but the committee agreed it is right to get supporters to the match. Gina is buying match tickets on behalf of passengers (£10 adults, £8 concessions). Gina had raised with the club that it had announced there would be no CFU coach to Gillingham without consulting CFU.	GH

- **AOB:**

Programmes: Following the cup programme discussion, Paul asked whether supporters could be canvassed on whether they value matchday programmes. It was felt that sales figures (thought to be well under 1,000 per match) are the best indicator. Chris noted the club had previously confirmed programmes make enough money to continue, and crowds have since grown. Steve advised that Jamie Thomas, the club's new Head of Marketing & Engagement, is likely to be a more relevant contact than Dan for this and wider engagement matters. Gina to contact him.

Italian content creator: Chris reported that he had been contacted through the old CUSP email address by an Italian content creator producing material for Italian fans, who would like to attend the Blackpool game. Chris is in touch with them.

FSA meeting at the House of Commons: Anouska and Dave attended the FSA event, which featured speakers from Manchester City, Bury and the FSA (a Coventry supporter). The sports minister, several MPs and the local MP also attended. The main takeaway was that CFU and the Foundation compare well in the initiatives they deliver. Bury, now run by 10 staff and around 250 volunteers, offers everything from tots' football to walking football. Manchester City supporters have done good work on food banks. A report is also being prepared on clubs restricting entry for very young children, for example Wembley not admitting under-twos. Gina thanked Anouska and Dave for representing CFU.

CUFC Women: Steve and Anouska attended the opening women's game at Grange Road. Steve described it as an excellent venue that is family- and dog-friendly and well supported by the club. He felt CFU should support the women's team in whatever way it can. Members were asked to consider how CFU might help. The team plays at the Abbey this coming weekend.

Secretary email address: Leanne reminded members to update their CFU contact groups with her CFU email address, as some emails are still going to her old account.

Actions for Review at Next Meeting (including carried forward items)

Action	Who	Time Frame
Independent examination of accounts *Add exemption resolution to the AGM Agenda* *Chris to check whether being an officer affects his independence to sign off the accounts, and advise on charges*	PM & CN CN	AGM 2027 Next Meeting
Purchase Club Tie and corporate hospitality for Frank Pearson *Gina to arrange hospitality date with Dougie and follow up on tie*	GH	ASAP
Send donation in memory of Elise *Gina to re-send payment details to Paul*	GH / PM	ASAP
Arrange further AGM Working Group meeting ahead of AGM 2027	GH / SE / CN	Before AGM 2027
Develop member discount options for Away Travel	GH / TW	Next Meeting
Update contact groups with Leanne's CFU email address (leanne.cfu@gmail.com)	All	ASAP

Action	Who	Time Frame
Contact Jamie Thomas (Head of Marketing & Engagement) regarding programmes and supporter engagement	GH	Next Meeting
Accrue August coach costs into the correct financial period	PM	Next Meeting
Check September 2025 Away Travel figures for year-end timing differences	PM	Next Meeting
Show Lottery figures separately in management accounts	PM / CN	Next Meeting
Consider ways CFU can support CUFC Women	All	Next Meeting
Confirm room availability for an in-person October meeting	GH	ASAP

Date of next meeting: Monday 12th October 2026, 7.15 pm. The meeting will be held in person if a room is available (Gina to confirm with Stuart), otherwise via Teams. The following meeting is on Monday 9th November 2026.

Profit and Loss

Cambridge Fans United Ltd

For the month ended 31 August 2026

Account	Aug 2026	Jul 2026	Jun 2026	May 2026	Apr 2026	Mar 2026	Feb 2026
Lottery							
2202 - Lottery subscription	£5,340.72	£5,184.66	£5,063.28	£5,045.94	£5,019.93	£4,967.91	£4,959.24
2201 - Easy Fundraising Commission	£21.73	£0.00	£0.00	£16.34	£0.00	£0.00	£148.10
3302 - Lottery Prizes	-£2,100.00	-£2,400.00	-£2,100.00	-£3,400.00	-£2,000.00	-£3,250.00	-£1,600.00
3304 - Lottery Licence	-£20.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3321 - Donations & Purchases for CUFC Equipment	£0.00	£0.00	-£25,000.00	£0.00	£0.00	£0.00	£0.00
Lottery	**£3,242.45**	**£2,784.66**	**-£22,036.72**	**£1,662.28**	**£3,019.93**	**£1,717.91**	**£3,507.34**
Away Travel							
2222 - Away Coach Income	£2,575.00	£475.00	£0.00	£2,240.00	£5,650.50	£6,388.00	£8,725.00
2218 - Donations Received	£1,200.00	£0.00	£500.00	£0.00	£0.00	£0.00	£0.00
3329 - Away Coach Costs	£0.00	£0.00	£0.00	-£5,881.00	-£4,653.00	-£6,157.00	-£8,716.00
Total Away Travel	**£3,775.00**	**£475.00**	**£500.00**	**-£3,641.00**	**£997.50**	**£231.00**	**£9.00**
Hall Of Fame & Coconuts							
2217 - Hall Of Fame Dinner	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2203 - Cocounts Book Sales & Other activity's	£0.00	£0.00	£0.00	£0.00	£0.00	£15.00	£0.00
3328 - Trophies and Awards Bought for Presentations	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Hall Of Fame & Coconuts	**£0.00**	**£0.00**	**£0.00**	**£0.00**	**£0.00**	**£15.00**	**£0.00**
Merchandise							
2220 - CFU Merchandise Sold	£20.00	£0.00	£0.00	£40.83	£7.00	£8.50	£7.50
3334 - Merchandise Bought	£0.00	£0.00	£0.00	£0.00	£0.00	-£146.49	£0.00
Total Merchandise	**£20.00**	**£0.00**	**£0.00**	**£40.83**	**£7.00**	**-£137.99**	**£7.50**
Other Income & Costs							
2200 - CFU Membership Payments	£412.82	£412.40	£412.40	£412.40	£410.32	£413.23	£415.32
2223 - Click & Collect Programme Sales	£64.00	£0.00	£0.00	£0.00	£16.00	£0.00	£12.00
2288 - Miscellaneous Income	-£3.00	£29.30	£0.00	£0.00	£0.00	£0.00	£0.00
3305 - Member Mojo	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3313 - Donations	£0.00	-£280.00	-£730.00	-£70.00	£0.00	-£300.00	£0.00
3330 - Programme Money paid back to the club from the Cabin Till	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3337 - Room Hire	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3338 - Andrew Stephens Book Sales paid to Andrew	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3339 - Amber Bells Purchases	£0.00	£0.00	£0.00	£0.00	£0.00	-£8.25	£0.00
3399 - Miscellaneous Items Purchased	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2211 - TSTRW Andrew Stephen Book Sales	£75.00	£15.00	£0.00	£0.00	£0.00	£0.00	£0.00
2210 - TSTNW Andrew Stephans Book Sales	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£15.00

2230 - Amber Belles Sales	£0.00	£0.00	£0.00	£0.00	£10.00	£0.00	£0.00
Total Other Income & Costs	**£548.82**	**£176.70**	**-£317.60**	**£342.40**	**£436.32**	**£104.98**	**£442.32**
Admin Costs							
2219 - Advertising Income	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£61.54
3300 - Printing, postage and stationery	£0.00	-£21.75	£0.00	£0.00	£0.00	£0.00	£0.00
3307 - CFU Insurance	-£19.17	-£19.17	-£19.17	-£19.17	-£19.17	-£19.16	-£22.37
3308 - Accountancy Fees	£0.00	£0.00	£0.00	£0.00	£0.00	-£1,890.00	£0.00
3315 - Website Work Fees & Costs	-£390.00	-£42.00	-£42.00	-£42.00	-£42.00	-£42.00	-£42.00
3335 - T Shirts Bought For the Players to wear	£0.00	£0.00	£0.00	£0.00	£0.00	-£61.75	£0.00
Total Admin Costs	**-£409.17**	**-£82.92**	**-£61.17**	**-£61.17**	**-£61.17**	**-£2,012.91**	**-£2.83**
One Off Items							
2500 - Cottbus Tournament Income	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3500 - Cottbus Tournament Expenses	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total One Off Items	**£0.00**	**£0.00**	**£0.00**	**£0.00**	**£0.00**	**£0.00**	**£0.00**
Bank Charges & Transaction Fees							
3316 - Stripe Fees	-£58.04	-£23.57	-£13.40	-£62.09	-£3.41	-£103.94	-£97.92
3317 - Paypal Fees	£0.00	-£1.48	-£0.45	-£1.93	-£0.45	-£0.74	-£0.45
3318 - SumUp Fees	-£16.71	-£1.27	£0.00	-£3.96	-£21.03	-£33.08	-£25.56
2299 - Bank Interest	£0.00	£0.00	£0.00	£0.00	£29.27	£0.00	£0.00
Total Bank Charges & Transaction Fees	**-£74.75**	**-£26.32**	**-£13.85**	**-£67.98**	**£4.38**	**-£137.76**	**-£123.93**
Operating Profit	**£7,102.35**	**£3,327.12**	**-£21,929.34**	**-£1,724.64**	**£4,403.96**	**-£219.77**	**£3,839.40**

Jan 2026	Dec 2025	Nov 2025	Oct 2025	Sept 2025	Total
£4,915.89	£4,739.11	£4,727.87	£4,811.85	£4,803.18	**£59,579.58**
£0.00	£0.00	£28.64	£0.00	£0.00	**£214.81**
-£1,800.00	-£5,950.00	-£1,609.00	-£1,600.00	-£2,000.00	**-£29,809.00**
£0.00	£0.00	£0.00	-£20.00	£0.00	**-£40.00**
-£89.99	£0.00	£0.00	£0.00	-£17,211.56	**-£42,301.55**
£3,025.90	**-£1,210.89**	**£3,147.51**	**£3,191.85**	**-£14,408.38**	**-£12,356.16**
£5,085.00	£5,515.00	£6,055.00	£3,820.00	£12,151.17	**£58,679.67**
£0.00	£0.00	£0.00	£50.00	£1,167.50	**£2,917.50**
-£6,572.00	-£3,118.00	-£15,007.00	-£2,266.00	-£4,167.00	**-£56,537.00**
-£1,487.00	**£2,397.00**	**-£8,952.00**	**£1,604.00**	**£9,151.67**	**£5,060.17**
£0.00	-£258.00	£188.00	£70.00	£0.00	**£0.00**
£0.00	£235.00	£0.00	£0.00	£0.00	**£250.00**
£0.00	£0.00	£0.00	-£360.00	£0.00	**-£360.00**
£0.00	**-£23.00**	**£188.00**	**-£290.00**	**£0.00**	**-£110.00**
£25.00	£37.25	£104.58	£18.00	£11.33	**£279.99**
£0.00	-£93.62	£0.00	£0.00	£0.00	**-£240.11**
£25.00	**-£56.37**	**£104.58**	**£18.00**	**£11.33**	**£39.88**
£415.33	£517.00	£232.00	£82.00	£132.00	**£4,267.22**
£62.00	£12.00	£0.00	£4.00	£20.00	**£190.00**
£0.00	£0.00	£0.00	£0.00	£13.00	**£39.30**
£0.00	-£95.00	£0.00	£0.00	£0.00	**-£95.00**
£0.00	-£569.00	£0.00	-£250.00	£0.00	**-£2,199.00**
-£34.00	-£16.00	-£8.00	-£41.50	-£16.00	**-£115.50**
£0.00	-£25.00	£0.00	£0.00	-£210.70	**-£235.70**
£0.00	£0.00	-£360.00	£0.00	£0.00	**-£360.00**
£0.00	-£189.62	£0.00	£0.00	£0.00	**-£197.87**
£0.00	-£274.33	£0.00	£0.00	£0.00	**-£274.33**
£0.00	£0.00	£0.00	£0.00	£0.00	**£90.00**
£0.00	£15.00	£0.00	£15.00	£105.00	**£150.00**

£0.00	£0.00	£33.00	£5.00	£5.00	**£53.00**
£443.33	**-£624.95**	**-£103.00**	**-£185.50**	**£48.30**	**£1,312.12**

£0.00	£0.00	£0.00	£0.00	£0.00	**£61.54**
£0.00	£0.00	£0.00	£0.00	£0.00	**-£21.75**
-£22.33	-£22.33	-£22.33	-£22.33	-£22.33	**-£249.03**
£0.00	£0.00	£0.00	£0.00	£0.00	**-£1,890.00**
-£42.00	-£42.00	-£42.00	-£42.00	-£180.00	**-£990.00**
£0.00	-£346.05	£0.00	£0.00	£0.00	**-£407.80**
-£64.33	**-£410.38**	**-£64.33**	**-£64.33**	**-£202.33**	**-£3,497.04**

£0.00	£9,732.36	£0.00	£0.00	£0.00	**£9,732.36**
-£7,440.00	-£2,292.36	£0.00	£0.00	£0.00	**-£9,732.36**
-£7,440.00	**£7,440.00**	**£0.00**	**£0.00**	**£0.00**	**£0.00**

-£95.08	-£75.04	-£69.48	-£76.36	-£188.64	**-£866.97**
£0.00	-£3.12	-£2.67	£0.00	-£2.67	**-£13.96**
-£17.32	-£15.32	-£23.09	-£12.90	-£23.06	**-£193.30**
£0.00	£0.00	£0.00	£0.21	£0.24	**£29.72**
-£112.40	**-£93.48**	**-£95.24**	**-£89.05**	**-£214.13**	**-£1,044.51**

-£5,609.50	**£7,417.93**	**-£5,774.48**	**£4,184.97**	**-£5,613.54**	**-£10.595.54**

CFU Away Travel March 2026

Away Travel Plan	FINANCIAL
All coaches until Boxing Day are now online.	Bank Balance – Monies going straight into CFU bank. The coaches are sponsored again by East Sussex U's, International Sports Convention, the Lottery and Worcester U's. This will help greatly with prices for the long distance trips
Travel Complete	**Notes**
Bromley coach ran, no problems – small surplus Bradford coach ran, no problems – small loss	We have one steward that helps out if they are available, when necessary. Extra stewards would be welcome.

CUFC LOTTERY REPORT – End of August 2026

Membership

606 (+8 from July) members at end August 2026
Includes 4 potential non-payers + 1 member leaving 04/09
Review & update of membership database, ongoing

Membership at time of 30/10/2021 rebrand was 204
Membership at time of 24/05/2022 CUFC rebrand was 281

Financial

Current CUFC Lottery Balances:

Bank Balance	£28,455.46
Prize fund	£15,213.79
Cost fund	£3,125.30
Distribution fund	£9,363.27
Charitable fund	£753.09
Jackpot prize	£750.00
Monthly takings	£4,800.00

Lottery Other

Three weekly draws:

Monday – Must Win Monday (MWM - 4 x £100 winners)
Wednesday - Midweek Money Can't Buy (MMCB - signed shirt, hospitality & 2-3 match ball presentations) *football season only*
Friday – Abbey Accumulator (AA)

Once membership exceeds 610 members, will introduce another Must Win Monday winner (5 x £100 winners)

The 1st MMCB draw of the 2026/7 season, was drawn on Wednesday 8th July 2026. Match ball presentations have been replaced with special MMCB prizes

Notes

Projects paid this month:
N/A

Costs this month:
£42.00 – Group/bulk results emails (Campaign monitor)
£114.00 – Business cards
£20.00 – CCC, Annual Licence fee
£234.00 – Annual Hosting fee (WebSite)

Charities paid this month:
N/A

Outstanding commitments:
N/A