

Scottish Senior Women's Golf Association

Finance Report – Year Ended 31 August 2026

Overall Result:

- After a very successful financial year last year, in 2025/6 we had a deficit of income over expenditure for the year of £2,954. As I said this time last year, we were expecting this to be an expensive year given the costs of an away Irish match and the high cost of a South jamboree. In the short term this is not an issue, but clearly it cannot become the norm.
- More worryingly for our long-term financial health, affiliation fees have fallen by £490 and this is something for divisions to address.
- We are still financially very healthy with more than £22,500 in the bank.

Income:

- Our activities are funded mainly from members' affiliation fees, and that total fell from £10,090 last year to £9,600 in 2026, reflecting a fall in membership numbers at several divisions. Our membership stands at 960 compared to 1,009 this time last year (-49). This is the lowest number of members country-wide since my records started in 2018, with a reduction in members in Borders (-25), Galloway (-13), Northern (-7) and East (-4). Dumfries, Highlands, Midlands and West were unchanged.
- We did not undertake any central fundraising again this year, but are grateful to a number of individuals who together donated £500, and are also grateful for the support of Scottish Golf who again gave us a grant of £500. We may have to think about fundraising again in the future if membership numbers continue to fall.
- Our 90-day notice savings account has begun to make a reasonable contribution and interest received was £372, compared to just £34 last year.

Expenditure:

- Jamboree costs were our major expense at £9,412 which was a huge increase on previous year's £5,754 and sets an unwelcome record high. The jamboree was held at Worthing GC, near Brighton, in August, so not only was the facility fee high at £1,000 compared to around £600 for several years, but we needed to get the team to the south coast in a state to play good golf, and pay accommodation in a tourist area in high season. As a consequence, travel costs were £2,285, which are normally negligible, and hotel costs were £4,153 compared to around £3,000 in previous years. Given the distances involved this year, the team and officials were given the option to fly to Gatwick, but to give us access to cars for day-to-day travel, five players drove down in 3 cars and we hired one car at the airport. We did need to pay for hotel costs for a night en route, but the return journey was made in one hop.
- Next year's jamboree is to be held in Durham which is more manageable and team members and officials will be expected to share cars.
- The actual costs at Worthing GC apart from the facility fee itself, were comparable to previous years.

- The Irish Match costs were £3,282 for an away match compared to £916 for a home match last year (£2,477 for the last away match in Ireland). The team and travelling officials pay their own accommodation costs for the Irish match but are given a lump sum grant to help towards expenses, although this year we did meet the cost of a coach to take the team from the ferry port. The grant this year was £230 a head.
- We made a surplus on Blairgowrie of £386 compared to a shortfall of £25 last year, due to the divisions paying their share of the championship green fees, which had become significant. All prize vouchers have been redeemed.
- Within general expenses, there is a credit for insurance costs of £122. It was decided at the jamboree Captains' meeting last year that we will self-insure the trophies in the future, so this credit represents the share of the 2025 costs paid by the other three jamboree areas.
- The change of name again cost us a little money as more jumpers needed to be amended at a cost of £252.
- Having had no engraving costs in 2025, everyone went out and had their trophies engraved this year and, of course, we had the jamboree trophy to engrave and this year also the Mary McKenna trophy from the Irish match. Costs were £233.
- IT costs will be lower next year as we have decided not to renew our "zoom" membership, which has been so useful in reducing committee costs to near zero. We have been able to use WhatsApp group calls very successfully which are of course free – for once technology coming to our assistance.

Summary:

- We remain in a very healthy financial position and have substantial cash reserves totalling £22,560, including £14,407 in our 90-day fixed notice savings account and £1,889 in the Tony Moffatt account which was unused this year, being held for expenses at a home jamboree.
- I said last year that, as 2026 was always going to be an expensive year, we would have a better idea at this year-end of our future financial requirements. Despite the deficit recorded this year the position is still more than acceptable and we are suggesting that affiliation fees should not be increased this year, nor will we require fundraising efforts from members in the next 12 months. Obviously, this will be kept under review.