

SKI CLUB OF GREAT BRITAIN®

Minutes of the meeting of Council held online on the 28th of October 2025.

In attendance: Angus Maciver (Chair) (AM), Walter Macharg (Treasurer) (WM), Holly Boucher (HB), Jean Lovett (JL), Kenny MacAllister (KMacA), Chris Radford (CR) Andy Lapham (AL) Mark Colston (MC), Rick Krajewski (RK), Elizabeth Morrison (ELM) (Secretariat),

Observing: Jitendra Shetty (Finance) (JtS), Katy Ellis (Head of Holidays, Owen Chapman (Head of Membership) (OC), Pete Davis (Head of Marketing) (PD)

Apologies: Trevor Campbell Davis (TCD), James Gambrill (Chief Operating Officer) (JG)

1 Chairman's welcome and introductions

AM opened the meeting by noting it was good to see people on the call. He started the meeting by highlighting the most important agenda item to be covered was finalisation of arrangements for the Annual General Meeting (AGM) in November 2025.

Annual General Meeting

Council noted that an email invite to attend virtually or in-person had been issued to all members. The annual report and accounts are available online. All voting would be online. A couple of Council members reported that their invites had gone into spam folders. Publicity via social media is in place and JG has started a slide deck for the event. A minor discrepancy regarding the start time of the meeting between the email invite and report would be clarified.

AM stated that he, WM and JG would be attending, and it would helpful if other Council members could attend in person. JL, AL and ELM agreed to attend. Others noted travelling, and other challenges. A Council meeting would be held in advance. Council briefly discussed dates of future meetings.

Member Zoom

Council commented on the low attendance at the member Zoom and noted the need for reminders in future. AM asked PD to take responsibility for organising future Zoom member events, contacting members and reminding all.

Snow Show

AM reported that the Snow Show had gone very well. The SCGB stand which had been in a very good position was "buzzing", the shop items looked great and sold well. The reps and staff manning the stand were energetic and enthusiastic. Staff had been able to talk to many attendees. AM noted many of the other stands promoted inspirational skiing holidays, but ski equipment and clothing retailers were sparser.

Overall, the snow show had met attendance targets. 28 new members had joined the Club following the event, with possibly more to join having acquired the code. This compared with 46 new members in 2024.

A Club social event following the show had been well-attended by reps (who had spent the day training) and other members, with many continuing the event in the local bar. Planning to hold the rep's training on the same days as the snow show was believed to have been helpful.

Around 20 items of clothing had been dropped off for repair. HB noted that a full cost analysis would be completed.

Council recorded their official thanks to all staff for planning, attending and supporting the SCGB stand with energy and a sense of fun. Council asked that their thanks were passed on.

Right-Sizing Workshop

AM reported that the first right-sizing workshop had been held. He noted the wide-ranging discussion with everyone open to different options, including a much smaller club with a higher membership fee. Much of the discussion was around the size the Club might bottom out at, as it currently appears unlikely that the Club will grow. The outcome of the meeting was several actions. A second meeting has been convened for early November 2025. AM asked that all actions were completed for this meeting.

2. Minutes of previous Council meeting

Following discussion and clarification, the minutes of the Council meeting held on 25th September 2025 were approved. Following appropriate redactions these would be published. It was agreed that page numbers should be added.

3. Matters arising and agreed actions arising from previous meetings

Council agreed to the closure of completed items.

Digital

Council noted challenges with the manual processing of memberships, and IT issues which are impacting on the smooth running of the Club. CR noted his frustrations with the current digital provider, but starting again with another membership system provider, and changing systems would be a significant task. Upgrades and health checks on the system underway should clarify the issue.

Reps

Council agreed it would be helpful to have more information about the two-rep model (and asked for the slide deck at the reps training to be shared). Staff were reminded that Council had previously asked for sight of the programme for the rep training days and so far, this had not been forthcoming. OC reported that following the training days several reps had come forward offering to share accommodation to facilitate more two-rep resorts. OC reported that he would be reviewing this.

ACTION

Share slides from reps training	OC/JG	KMacA	Nov-25
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Key Performance Indicators

It was noted that Key Performance Indicators are not yet available for Council to consider. All staff were asked to ensure these are available for the November 2025 Council meeting.

Platinum Insurance

Although the insurance sub-committee has been meeting regularly, proposals have not yet been shared with the Finance and Audit Committee (FAC) or Council. This should be done as soon as possible with a broad recommendation to accept as the Club is obliged to notify members in advance of the go-live date of 9th November 2025.

OC noted that the broad recommendation is to maintain the current tiers and smooth the pricing. (The insurer had suggested more age-related tiers). He also reported that Platinum insurance for Europe only for aged 51 - 69 would increase from £310 to £392. There is no discount on membership fees for including Platinum insurance. Council briefly discussed margins on insurance. WM reported that if the Club sells the same number of policies, there would be no impact on the budget. However, it is possible, with increasing costs, that the Club may sell fewer which would impact on the budget.

RK suggested the Club should be bold and offer Platinum insurance at cost. He further suggested that by taking such action, more people might join the Club, take more insurance and compensate for the revenue loss. Others agreed with this suggestion.

OC reminded Council that previous membership price increases had made little difference to membership numbers.

Council discussed the need to improve marketing tools for communicating the benefits of membership better. It was noted that there are caveats and challenges around the inclusion of Platinum insurance with membership. Due to legislative requirements, the Club are unable to sell insurance as a separate entity.

There was a discussion around the niche nature of the Club and the off-piste element, and if marketing focuses too much on that aspect. CR was of the view that the strategy should be to appeal to all skiers and not focus on off-piste. This led to a discussion of the age profile of the membership and the number of members skiing mainly off-piste and if this would continue as members grew older. This should be part of any right-sizing discussions.

4. Management Accounts to 30 September 2025

WM introduced the draft management accounts to 30 September 2025 and noted these remain draft as they have not yet been approved by FAC. He reported that while the finances are steady, the overall financial situation is amber at best. Ikon passes are selling strongly, and the Club is over budget in memberships due to an increased number of Platinum insurance memberships being sold (total joiners and re-newers are now under budget by 5%).

Most of the Rathbone's loan has been repaid and the remainder will be repaid shortly.

Two staff have been recruited to cover vacancies.

WM reminded Council members that a high-level forecast paper would be prepared for the November 2025 meeting of FAC and thereafter for Council, at which Council would be enabled to take a closer look at different scenarios.

WM also introduced a paper with proposed changes to FAC membership and dates of meetings. He proposed that FAC meeting should be held later in the month, in the same week as Council. This would mean that Council would be receiving papers a month later than currently but would enable FAC to interrogate the finances better. The option of moving Council meetings to the first week of each month was proposed by ELM. AM indicated he would discuss with WM and consider the timing of future meetings. WM reported that as the longest standing member he had asked TCD to stand down from FAC membership and that he had a new person in mind to join.

Council members highlighted there is a considerable risk that the Club carries on as before and makes another substantial loss. This should be an active debate at the right-sizing workshop and future Council meeting.

Council discussed the proposal for Xero and Sugati integration which should improve the accuracy of accounting and reduce time spent on processing. It was noted that the time saved should be used for other meaningful tasks. AL noted that the finances will need to allow for additional support which is not yet clearly defined. It was noted that the integration of Xero and Fonteva is not recommended at this time. Council approved the Xero-Sugati work.

5. Digital Infrastructure Update

AL reported that there continues to be issues around the auto-renewal of memberships and free-of-charge memberships. This is requiring staff to complete time-consuming manual renewals. He noted that Fonteva do now appear to understand the software issue and have agreed (verbally) to upgrade. He is hoping to receive this in writing.

Because of the continuing software issue and quality of the initial assignments, AL noted he was not confident that the membership data is 100% accurate. Recent analysis suggests that there may be more members than are currently being reported. However, this data needs further analysis and confirmation. The need to continue to reach out to lapsed members because of system failure was highlighted.

AL intimated that rep sessions using the App at the training days in London had gone well. Reps were asked to register a “trip” as part of a live demo. Final App testing is underway and should pass go-live. An article has been drafted for inclusion in SKI magazine. It was suggested that all UK ski slopes should be set up as resorts, currently only Hemel and Manchester snow centres are.

AL also reported that staff are working to finalise reports using Google analytics and basic improvements have been made to the join journey. Further improvements to the join journey are on hold until the membership software is stable. The approved funding should be ring-fenced for the next financial year.

6. Membership and Marketing Update

As mentioned earlier, OC reported that memberships and subscriptions are down. Joins are behind the budget and attritions is more than the budget. Over 400 members impacted by the lack of auto-renew are being contacted to encourage them to renew their membership.

Further information is available in Appendix A.

The shop stock is increasing with more products such as Halti jackets and knitwear. The aim being to be ready for pre-Christmas sales. Member feedback from the snow shop was helpful. Partnership with the Epic pass is now confirmed, and a \$30 credit will be offered in resort. Council revisited visibility, noting that Goggle covers are great but not worn when skiing and often get lost. JL reminded Council of the legal advice.

CR introduced the brand awareness research and commented that following agreement in the MMAG meetings it had been instigated and led by the management team without further consultation about the methodology and, or implementation. Consequently, there are several questions that need to be explored further.

CR noted that awareness of the Club as a membership organisation was higher than he expected, but outside of members there is a negligible awareness of what the Club does. The word “community” of skiers came up a lot, and there was a lot of positivity around this. CR noted his view that some people thought that the Club is old-fashioned, out of date and out of touch.

CR concluded that without radical change prospects for increasing membership are limited, and the whole approach to marketing and communicating should be reconsidered, possibly with a single message around “discover better skiing”, i.e. finding people to ski and socialise with. Staff expressed a view that the Club has

many things to message. CR highlighted the difficulty of measuring the conversion impact of specific advertising and noted that once the Club can measure that, testing different adverts for holidays, insurance and membership joins should start. In the meantime, CR stated that in his opinion the Club should not spend considerably more on marketing until the Club establishes a method that guarantees a financial return, when the Club should look to increase the spend further.

RK posed the question, why does the Club exist? AM reminded Council that when the Club is explained, people are interested in joining and want to ski with other like-minded skiers. CR noted his view that selling products or feature or discounts never really works in marketing. He also noted that in his view discounts are not a reason for people to join anything.

AM cautioned Council against too much negativity and noted that there is enough in the research to say that people are interested in what the Club does, they just don't know about it.

7 Reps and Resorts Update

KMacA asked about St Anton and was informed that discussions are continuing.

8 Holidays and Chalets Update

KE reported that holidays have had a very good month, and the previous gap has been made up. Non-chalet sales are very strong. Mountain Tracks are also doing well, although behind previous year. Firm favourites like Wengen Fun, Austrian Action and Les Arcs are sold out. Single occupancy trips are proving most popular, with a lot of single rooms on twin occupancy holidays already sold.

KE informed Council that the consumer organisation, "Which" had identified the Club as a top provider for ski holidays. Adverts for Freshtracks holidays can now include text around being a "Which" recommended provider of ski holidays. Council commended this impressive external endorsement.

Winter bookings for Mountain Tracks have commenced strongly. Five private trips are confirmed, with several more in advanced discussions. Early uptake is strongest in January and February 2025, with healthy bookings across other months, positioning the season favourably ahead of the main sales period.

Further information is available in Appendix B.

9 Chief Operating Officer Report

In the absence of the chief operating officer (COO), KE was asked to speak to the report. JL noted that there was a difference between the COO report and the holiday update report presented to Council regarding holiday revenue. KE agreed this simply reflects the timing of writing.

MC asked about the future of Mountain Tracks in the context of the workshops around right-sizing. Council agreed this should be included in future discussions about the way forward for the Club.

JL commented she was delighted to see collaboration with ESF mentioned in the COO report. It was noted meetings had been held at Listex, but in the absence of the COO limited information is available at this time. The head of ESF in the UK is keen to get the ski club working together better with ESF.

12 Any Other Business

KMacA suggested the Club develop Chapters, for example, an Edinburgh Chapter, a Scotland Chapter. These could be pulled together pre-season. It was noted that the group in Val d'Isere call themselves the Val d'Isere Chapter. CR agreed to pick this suggestion up at the next MMAG meeting.

The success of events at snow centres was highlighted, could these be extended further and include all UK snow centres and dry ski slopes? Despite lots of marketing activity a social stroll in the Lake District had only attracted a few participants.

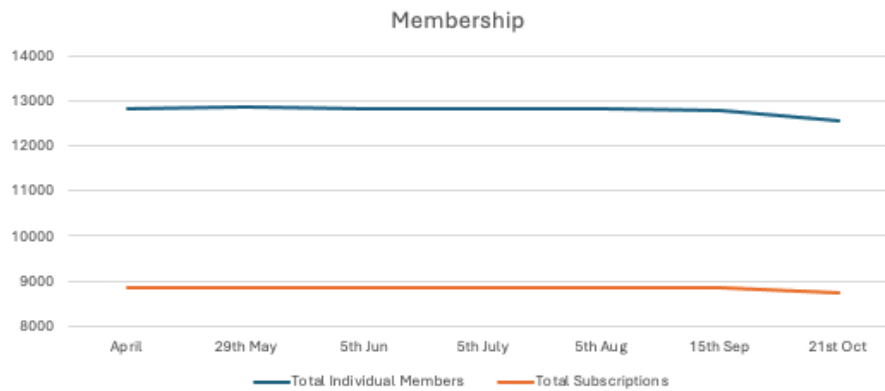
AM reported that staff have been recruited for the website vacancy and membership team vacancy. Both recruits are family or friends of current Council members, AM noted they had been recruited through fair and transparent processes.

The meeting closed at 2000. The next meeting will be hybrid at 1400 on the 13th November 2025 in advance of the AGM.

Where the minutes contain commercially sensitive or personal information, the relevant extract will not be included in the published online record and will be marked as redacted.

Appendix A

	April	29th May	5th Jun	5th July	5th Aug	15th Sep	21st Oct	To date
Total Individual Members	12842	12874	12826	12821	12835	12774	12554	-288
Total Subscriptions	8847	8852	8849	8847	8856	8833	8719	-128
Standard	6560	6521	6523	6529	6541	6525	6423	-137
Platinum	2287	2331	2326	2318	2315	2308	2296	9



	Actual	Budget
Joins to Date	616	604
Standard	460	460
Platinum	156	144

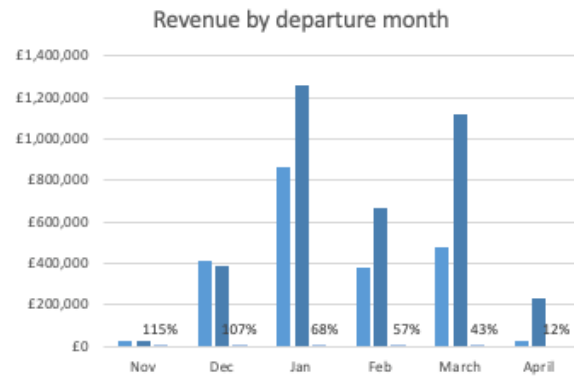
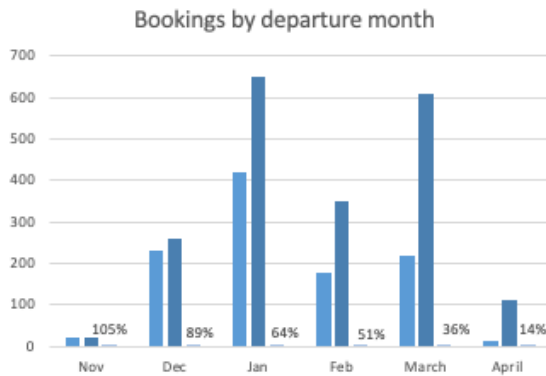
	Actual	Budget
Attrition to date	31%	26%
Standard	32%	21%
Platinum	28%	31%

Appendix B

Freshtracks

Figures as of 01/10/25

Target Passengers	Current Passengers	Target Revenue	Current Revenue
2000	1083 (54%)	£3,689,000	£2,193,857 (59%)

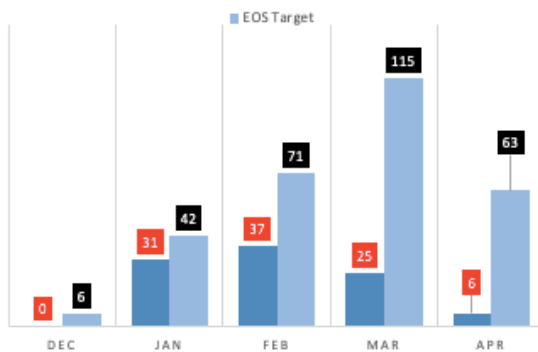


Mountain Tracks

Figures as of 01/10/25
Winter only

Target Passengers	Current Passengers	Target Revenue	Current Revenue
297	99 (33%)	£448,740	£167,035(37%)

BOOKINGS BY DEPARTURE MONTH



REVENUE BY DEPARTURE MONTH

