



Chair Report for MAMM AGM : Tuesday 24 March 2026

2025 was a steady year with a transition to the digital age for IAM and the work-up and testing of group Local Observers to National Observer status, as well as our normal mentoring of associates. Many factors have affected our pass rate, mainly dictated by the fact that a lot of associates had other pressing commitments. This resulted in a high "carry-over" of associates from the 25 to 26 season.

Our website is dated and not user-friendly, and our Treasurer is attempting to find a web architect to improve and update the website. This might require an increase in the MAMM membership fee, which will be the first for decades. This subject will be discussed at the AGM and I will ask attending members to vote if a fee rise is required. This membership fee rise will be of a short duration if we do not have volunteers to take on the office bearer posts on the Committee in 2027.

The Car stats are : 6 Nationals Observers (NOs), 1 Trainee NO
3 Passes, 3 Associates training, 3 Associates pending

The Bike stats are: 6 NOs, 2 Trainees
13 Associates in 2025, 6 carry-overs from 2024
6 passes, 2 NO passes
2026 starts with 4 carry-overs, 1 retest, and 2 NO trainees.
We hope to see more associates applying for both courses as Spring approaches.

We are once again approaching a crisis point for MAMM. We need new blood in committee posts, and I am asking for volunteers to take on the posts of Chair and Secretary in 2027. We are mandated to fill these posts to comply with regulations. If no volunteers step forward, the Committee will have to disband the group. This would be a travesty after 60 years of training Advanced Drivers and Riders in Moray.

We owe a huge debt of gratitude to all the observers and committee members who have given up spare time to ensure the smooth running of MAMM and continued success in training Advanced Drivers and Riders. Two, in particular, are giants in the history of MAMM.

Bob Drysdale has been an IAM/MAMM member for 40 years. Bob has held the post of Treasurer and Membership Secretary for over two decades. Two positions that are extremely time-consuming and require diligence, tenacity, patience, and a fair bit of diplomacy. The amount of time and effort Bob has to spend identifying lapsed members and gently nudging folk to pay membership fees is extraordinary. All the more remarkable, is that the task is completed in Bob's spare time. We owe Bob a huge debt of gratitude for selflessly availing his time to ensure the smooth financial running of MAMM and allowing the group to function.

Vince Dobby is another shining example of loyalty and dedication. Vince is retiring after 30 years of dedication, enthusiasm, and sheer perseverance. Vince has held most posts on the Committee and has single-handedly ensured the survival of MAMM by volunteering to hold positions when no other

volunteer stepped forward. As Chairman, Chief Observer, and Car Coordinator, Vince has directly/indirectly influenced and been responsible for hundreds of Advanced Drivers and Motorcyclists. His unbounded enthusiasm for Advanced Driving and Road safety is a shining example to all members and new associates. He is indeed, a superb ambassador for IAM and particularly MAMM.

The Committee has awarded £50 in gift vouchers to Bob and Vince, in recognition of their outstanding contribution to the group.

I hope you will all join me in wishing Vince a relaxed retirement.

Tony Lunnon-Wood
MAMM Chair



MORAY ADVANCED MOTORISTS & MOTORCYCLISTS 6039

Registered Charity : SC033561

Affiliated to
The Institute of Advanced Motorists

TREASURER'S REPORT 1 JANUARY 2025 TO 31 DECEMBER 2025

Group income continues to come from three sources — membership renewal, IAM Roadsmart and donations. Group income in 2025 totalled £761 which was £199 less than in 2024. Membership renewal income was £195, an increase of £5 from 2024. Our income from RoadSmart dropped slightly to £531 from £535.50 in 2024. We received donations totalling £35.

Expenditure came to £949,16, a mere £9,12 more than in 2024. Accommodation for meetings accounted for £145,95. Group Insurance, which we are obliged to have, to cover us all on Group activities rose once again and in 2025 cost £208,78, £5,13 more than in 2024.

The group spent £416,25 on publicity, both print and internet, which was considerably more than the £245.80 spent in 2024. Chairman's expenses accounted for £18,60 and the remaining money was spent on Hi-Vis vests for our motorcycle mentors.

Our expenditure thus exceeded our income by £188,16 and as of 31 December 2025 our bank balance stood at £1711.54 with cash holdings static at £8,76.

This may appear healthy but the cost of Group Insurance for 2026 has now risen to £228,93 which means that our income from membership renewals in 2026 will barely cover this cost and indeed this was also true of 2025. We currently have 56 full paying members according to the national database. The issue of how we can increase our income will be discussed under a later AGM agenda item as will the method of paying group membership.

However, with total assets of £1720,30 as of 31 December 2025 the group is in reasonable financial shape.

A handwritten signature in black ink, appearing to read 'RWO Drysdale', written over two horizontal lines.

Robert W O Drysdale
Treasurer
Moray Advanced Motorists & Motorcyclists
mamm@rosefield.me.uk
Tel: 01343 550009



MORAY GROUP OF ADVANCED MOTORISTS 6039

Registered Charity : SC033561

Affiliated to
[The Institute of Advanced Motorists](#)

CHARITY TRUSTEES

The three office-bearers who have authority to operate the group's bank account with the Bank of Scotland are the trustees of the Moray Group of Advanced Motorists with regard to registration with the Office of the Scottish Charity Regulator.

During the accounting year January 1 2025 to 31 December 2025 these were:

Chairman: Mr Tony Lunnon-Wood

Secretary: Ms Myra Orr

Treasurer: Mr Robert Drysdale

MORAY ADVANCED MOTORISTS & MOTORCYCLISTS SC033561

Statement of Accounts

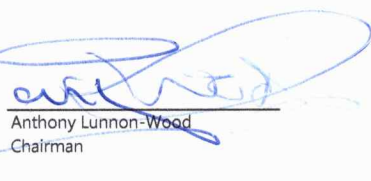
1 January 2025 to 31 December 2025

INCOME	2025	2024	EXPENDITURE	2025	2024
Subscription renewals - current year	£ 185,00	£ 160,00	Room Hire	£ 145,95	£ 332,00
Subscription renewals - next year	£ 10,00	£ 30,00	IAM Insurance	£ 208,78	£ 203,65
IAM Roadsmart payments to Moray Group	£ 531,00	£ 535,50	Publicity incl. Website	£ 416,25	£ 245,80
Sales of Books etc	£ -	£ -	Postage/Printing/Telephone	£ -	£ 37,74
Conferences (SGA/AGC)	£ -	£ -	Publications/DVDs	£ -	£ 15,85
Events	£ -	£ -	Conferences	£ -	£ -
Donations	£ 35,00	£ 215,00	Young Driver Cashback	£ -	£ 55,00
Miscellaneous	£ -	£ 19,50	Training	£ -	£ -
Sale of Fixed Assets	£ -	£ -	Miscellaneous	£ 178,18	£ 50,00
			Depreciation	£ -	£ -
Total Income	£ 761,00	£ 960,00	Total Expenditure	£ 949,16	£ 940,04
			Surplus / (Deficit) for year	-£ 188,16	£ 19,96

Balance Sheet as at 31 December 2025

	2025	2024		2025	2024
Fixed Assets			Represented by:		
Cost at 1 January	£ 2,132,46	£ 2,132,46	General Reserve		
Add: Additions	£ -	£ -	Balance on 1 January	£ 1,914,46	£ 1,894,50
Less Grants	£ -	£ -			
Less: Disposals	-£ 1,00	-£ 1,00	Surplus / (Deficit) for the period	-£ 188,16	£ 19,96
Cost at 31 December	<u>£ 2,131,46</u>	<u>£ 2,131,46</u>			
Depreciation at 1 January	-£ 2,126,46	-£ 2,126,46			
Add: Charge for period	£ -	£ -			
Less: Re Disposals	£ 1,00	£ 1,00			
	<u>-£ 2,125,46</u>	<u>-£ 2,125,46</u>			
Net Book Value at 31 December	£ 6,00	£ 6,00			
Current Assets					
Cash in Hand	£ 8,76	£ 8,76			
Bank Account	£ 1,711,54	£ 1,899,70			
Debtors	£ -	£ -			
	<u>£ 1,720,30</u>	<u>£ 1,908,46</u>			
Creditors	£ -	£ -			
	<u>£ 1,720,30</u>	<u>£ 1,908,46</u>			
	<u>£ 1,726,30</u>	<u>£ 1,914,46</u>		<u>£ 1,726,30</u>	<u>£ 1,914,46</u>
Balance Sheet Check	£ -	£ -			


Robert W O Drysdale
Treasurer


Anthony Lunnon-Wood
Chairman

12 February 2026

I confirm that I have examined the above Accounts and certify that they are in accordance with the records provided and are a true representation of the income and expenditure and are a true representation of the income and expenditure for the period and the state of affairs at the Balance Sheet date.



Ruth McDowall
Independent Examiner

Date 13/3/26

Independent Examiner's Report to the Trustees of Moray Advanced Motorists & Motorcyclists SC033561

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on page 2.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Ruth A McDowall.

Relevant Professional qualification/professional body: HND.

Address: Suilven, 2 Malin Place, Lossiemouth, IV31 6TQ

Date: 13/3/26.