

STOKE FLEMING 100 CLUB - 2026

The purpose of the Stoke Fleming 100 Club is to raise funds for the benefit of Stoke Fleming Voice, in a way which will provide fun for residents, with any surplus being channelled into other village causes.

RULES

1. The 100 Club will be run in quarterly and annual cycles starting in January and will consist of monthly and quarterly draws (with 1st, 2nd and 3rd - or normal monthly - prizes), plus an additional Christmas jackpot draw in December.
2. For a cost of £3.75 per quarter (which works out as £15 per year) an individual will be allocated a membership number which will be entered into each draw (the same number each time). You can buy more than one membership number and you will be issued an email with your number(s) for reference.
3. The fee for each membership number is to be paid in advance by direct debit (preferred), cheque or cash and is non-refundable. Each membership number is deemed to have been reserved from the first draw which it is entered until the end of that annual cycle and is not transferable.
4. Although individuals are encouraged to sign up for a full calendar year you can join at any time during the first three quarters of the year:
 - Join and pay £15 by 5 January to participate in all monthly, quarterly and jackpot draws. Joining by 5 February will give you access to the next 11 monthly draws or by 5 March for the next 10 draws, both including the March and later quarterly plus jackpot draws - however, the fee for these will remain £15.
 - Join and pay £11.25 by 5 April to participate in all following monthly, quarterly and jackpot draws. Joining by 5 May will give you access to the next 8 monthly draws or by 5 June for the next 7 draws, both including the June and later quarterly plus jackpot draws - however, the fee for these will remain £11.25.
 - Join and pay £7.50 by 5 July to participate in all following monthly, quarterly and jackpot quarterly draws. Joining by 5 August will give you access to the next 5 monthly draws or by 5 September for the next 4

draws, both including the September and December quarterly plus jackpot draws - however, the fee for these will remain £7.50.

- As well as 1st, 2nd and 3rd - or normal monthly - prize winners, the first three quarterly draws will include jackpot shortlist draws, used to identify four potential winners of the December jackpot (two potential winners will be selected in the September draw). This is so that each person's chance of winning is in proportion to their payment (eg someone who joined in the first quarter / paid £15 will have four chances to be drawn whereas someone who joins in the third quarter / paid £7.50 will get just two chances).

5. No membership numbers can win more than once in each quarterly draw. If the same number is redrawn again for a bigger prize the earlier / lesser draw will be redrawn. For example, if someone wins the 3rd - or normal monthly - draw and then the 1st prize in the same quarterly draw, then the 3rd prize will be redrawn. Also, no membership numbers can be included more than once in the jackpot shortlist draw. Therefore, if the same number is drawn again in a later quarter that later draw will be redrawn. However, membership numbers can win in multiple months and quarters, including in a quarterly draw and jackpot shortlist draw held in the same quarter.

6. 50% of the total membership fees collected (the prize pot) will be apportioned as cash prizes - also see prize calculator provided as appendix to these rules:

- Monthly draw winners will receive 1.5% of the pot at that point
- Quarterly draw winners will receive the following - 1st prize 4%, 2nd prize 2.5%, 3rd - or normal monthly prize - 1.5% of the pot at that point.
- The Christmas jackpot prize winner will normally receive payment of the outstanding prize pot at that point, which will be at least 6% of the pot at the start of the year (5 March) depending on the number of people joining during the year. However, if memberships have grown significantly during the year, the jackpot will be capped at either 8% of the pot at the start of the year, or 6% of the pot at the end of the year (6 Sept) - whichever is higher - and the excess prize pot will be carried forward into the following year (where it will still be paid out as prizes).

7. The 100 Club is registered as a small society lottery with South Hams District Council under the Gambling Act 2005, licence number SHSL0319, and is open to anyone aged 16 or over, especially local residents, their family and

friends. Groups and organisations can join through an identified representative.

8. Each draw will be organised by the Promoter or other Trustees of Stoke Fleming Voice, conducted in the presence of two or more other residents, and where possible, will be held at a local group meeting or event. To support transparency, winning numbers will be selected using an app and members can ask to check that their membership numbers are included in the selection at any draw event.

9. The winners will be notified by email and paid by bank transfer (preferred), cheque or cash.

10. The name and numbers of each month's winners will be published in the Stoke Fleming Voice magazine.

11. The 100 Club is run by Stoke Fleming Voice. In the case of any dispute the decision of the Trustees of Stoke Fleming Voice will be final.

12. If a winner cannot be contacted after six months, or if a prize is declined, the winnings will be placed into Stoke Fleming Voice funds.

13. Your personal details will be stored in accordance with the Stoke Fleming Voice privacy policy. We do not store your bank details.

Jon, Ingham, Treasurer, Stoke Fleming Voice on behalf of Sandra Ingham,
Co-editor, Stoke Fleming Voice and Promoter, Stoke Fleming 100 Club
sfvh100club@gmail.com.

Appendix: prize calculator:

	Prizes				
Month	Monthly / 3rd	2nd	1st		Jackpot
1 (Jan)	1.5%			Based on total collected at 5 Mar	>6% based on total collected at 5 Mar
2 (Feb)	1.5%				
3 (Mar)	1.5%	2.5%	4%		
4 (Apr)	1.5%			Based on total collected at 5 Apr	<i>Potential caps <8% based on total collected at 5 Mar</i>
5 (May)	1.5%				
6 (Jun)	1.5%	2.5%	4%		
7 (Jul)	1.5%			Based on total collected at 5 Sept	<6% based on total collected at 5 Sept <i>(whichever is the higher)</i>
8 (Aug)	1.5%				
9 (Sept)	1.5%	2.5%	4%		
10 (Oct)	1.5%				
11 (Nov)	1.5%				
12 (Dec)	1.5%	2.5%	4%		

Total payout = 50% of total collected at 5 Sept unless jackpot is capped, in which case the excess will be added to prize pot for the following year.

Worked example based on 100 memberships for Jan-Mar ($100 \times £15 = £1500$ collected), 120 for Apr-Jun ($20 \times £11.25 =$ an additional £225), 140 for Jul-Dec ($20 \times £7.50 =$ an additional £150):

	Prizes			
Month	Monthly / 3rd	2nd	1st	Jackpot
1 (Jan)	£22.5			Jackpot calculated as (£1875/2) - £767.27 = £170.23
2 (Feb)	£22.5			
3 (Mar)	£22.5	£37.5	£60	
4 (Apr)	£25.87			This is then capped at 8% of £1500 = £120
5 (May)	£25.87			
6 (Jun)	£25.87	£43.12	£69	
7 (Jul)	£28.13			The excess £50.23 will be added to the prize pot for the following year, increasing all prizes
8 (Aug)	£28.13			
9 (Sept)	£28.13	£46.88	£75	
10 (Oct)	£28.13			
11 (Nov)	£28.13			
12 (Dec)	£28.13	£46.88	£75	
	Total collected = £1875			
	Total prizes paid out (not including jackpot) = £767.27			