The Probus Club of Sandown
Money Matters Competitions 2026

Investment Competition

Each participant has a notional £2,500 to invest in each of four shares. The whole number of shares purchased up to a cost of £2,500 will be calculated at the Buy price quoted by Hargreaves Lansdown before the December 2025 Money Matters meeting. Any uninvested balance will be held as cash. The value of the shares will be recalculated each month. The winner is whoever shows the biggest portfolio gain by the following mid-November. The winner and runner-up will receive a prize.
Shares can be UK or overseas Stock Exchange Shares (including Open Ended Investment Companies but excluding unit trusts and bonds) and must be listed by Hargreaves Lansdown, share values for the competition are downloaded from a Hargreaves Lansdown Watchlist at some time during the afternoon of the Wednesday before the Money Matters meeting (usually the third Friday of the month).

Further rules appear overleaf.

FTSE Competition

Participants forecast what the FTSE 100 Share Index will be in June and in November. In both cases the value of the index will be taken at 4.00pm on the Wednesday before the Friday Money Matters meeting. The winners are whoever has the nearest estimate to the June value and whoever has the nearest estimate to the November value. Each winner will receive a prize. The In-situ Chairman will confirm which member has won.

Money Matters Competitions Fee

The annual Money Matters fee, to cover both competition prizes and is £10.00. The fee is to be paid to the Probus Club of Sandown Treasurer at or before the December Money Matters meeting. Surbiton Golf Club have kindly provided us with a room free of charge on the understanding we have our lunch at the club.

Competition Entry

The competition is entered by delivering the below competition entry form to the competition secretary Chris Riding, by email to **chrispriding@hotmail.com** or on paper by mid-day on Tuesday 16th December 2025 i.e. 4 days before the December Money Matters meeting on the 19th December 2025.

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Name ....   **Phone** ....

Email address ....

Shares for Investment Competition

	Code	Share Name
1		
2		
3		
4		

FTSE 100 Share Forecast

at 17th June 2026 ....at 18th November 2026 ....

Further Money Matters Investment Competition Rules

1. If a share is no longer quoted by Hargreaves Lansdown, say following a takeover or de-listing, then the takeover or de-listing value of the holding will be put into cash. If this value is not available then the value in the previous month will be put to cash. The holder may use this cash to buy other shares as in 2. below.
2. Competitors may buy and sell shares via notional cash at the relevant share Buy or Sell price on the day as indicated by Hargreaves Lansdown. A request for this shall be sent to the Competition Secretary by email before 12.00pm on the Wednesday before the next Money Matters meeting.
3. A dealing charge of £20 shall be paid against the notional cash for each share sale and each purchase. No dealing charge is payable for the competition initial purchases.
4. A minimum of three different shares shall be kept in the portfolio.
5. Any part of the portfolio can be kept in cash.
6. In the event of a company splitting into two or more companies then shares in the original company shall be sold either at the share price on the day of closure or the share price on the Wednesday day before the next Money Matters meeting whichever is later.
7. Excluding 1. & 6. above, members will only be allowed to sell/buy shares once per month and maximum of 4 per year and subject to the availability of Chris to enter said details.

PLEASE NOTE

It has been the practice to have a revolving chairman for 3 months and participating members will be asked to take the chair. Obviously, volunteers will be welcome.

We are also looking for topics that we can discuss at our meetings including inviting guests to give us talks on financial subjects. Any proposals will be considered by the Chairman and in-situ Chairman.

Chris Riding
MM Secretary