

Minutes of the Fan Advisory Board (FAB) Meeting with Fan Engagement Panel (FEP)

18:00hrs, 27th August 2026 - Captains Lounge, Cardiff City Stadium

PRESENT	POSITION
Fan Engagement Panel	
Steve Borley (SB)	Nominated Board Level Representative
Philip Jenkins (PJ)	Financial Director
Wayne Nash (WN)	Head of Operations
Mona Sabbuba (MS)	Head of Ticketing
Zac Lyndon-Jones (ZLJ)	Director of Cardiff City FC Foundation
James Askey (JA)	Head of CRM & Marketing
Paul Corkrey (PC)	FAB Secretary & Administrator
Fan Advisory Board	
Jeremy Williams (JW)	Supporters’ Trust Representative
Keiron Jones (KJ)	Disabled Supporters Association
Amy Gifford (AG)	Disabled Supporters Association
Matthew Maurer (MM)	Supporters’ Club Representative
Allyson Rees (AR)	Supporters’ Club Representative
Dr Jonathan Hicks (Dr JH)	Directly Elected FAB Representative
Paul Clements (PCL)	Directly Elected FAB Representative
James Huxtable (JH)	Directly Elected FAB Representative
Christian Paraman (CP)	Male under 25 representatives

APOLOGIES	
Dawn Williamson (DW)	Head of Human resources
Lee Southernwood (LS)	Football Support Executive
Amy James (AJ)	Head of Fan Experience
Gavin Chesterfield (GC)	Academy manager
Mark Denham (MD)	Head of Communications
Lauren McNeil (L Mc)	Female over 25 representatives
Keith Morgan (KM)	Supporters’ Trust Representative

1	Welcome SB thanked everyone present for their attendance and welcomed the new FAB members, he said he hoped for meaningful discussions going forward and urged them to always collaborate before these meetings and gather feedback from all the fans that they could then present at these meetings. Opinions and questions from all areas of our fan base is important and it’s good to see continued representation from not only the fan groups but also season ticket holders and young fans. He finished by saying that when the FAB elect a chair, that person can have his number and speak directly to him whenever needed. Members were reminded that there was a two-hour limit to these meetings.
----------	--

2	Previous Meeting Minutes All agreed that the minutes from the previous meeting were accurate.
3	Matters arising previous meeting not on agenda None
4	New FAB board (documents signing) Introduction KJ Following on with the elections for the board we can confirm the FAB Board for 2026-2027 season will be the following: James Huxtable Fan Elected Rep Over-25 Dr Jonathan Hicks Fan Elected Rep Over-25 Paul Clement Fan Elected Rep Over-25 Lauren McNie Female Fan Elected Rep Over-25 Christian Paraman Male Fan Elected Rep Under-25 Kieran Jones DSA Rep Amy Gifford DSA Rep Allyson Rees CCSC Rep Matthew Maurer CCSC Rep Keith Morgan CCST Rep Jeremy Williams CCST Rep We have one space vacant, Female Under 25yrs old KJ The EFL/IFR had advised clubs and FABs to review the wording of their Memoranda of Understanding. It was therefore agreed that the existing MOU would remain the operating basis for this meeting, with the newly constituted FAB to consider proposed amendments ahead of the next meeting. The FEP will also review and only when both parties are satisfied with the wording will a new MOU be adapted. Members were asked to sign the Code of Conduct and confidentiality documentation. The revised MOU would not be signed until the proposed wording had been reviewed and agreed. The new FAB was asked to elect a Chair, Vice-Chair and Secretary. It was agreed that direct communication should be maintained between the elected Chair and the Club's Nominated Board-Level Representative (NBLR), enabling matters to be raised and discussed prior to any public comment where appropriate. Thanks, were formally recorded to all supporters who participated in the FAB election process and to Ticket Office colleagues, particularly Mona, for their assistance in supporting the elections. Action- Before next FAB meeting FAB representatives Elect Chair, Vice-Chair and Secretary. FAB Chair/Secretary and FEP secretary Review the MOU and submit proposed amendments for negotiation.

5	FA Cup 100 years anniversary plans - James Askey A confidential, high-level programme of activities was presented for the centenary of the club's 1927 FA Cup win. The plans remain subject to confirmation and should not be published in detail before approval but cover an extensive range of celebrations that were met with approval from the FAB representatives.
6	Club security - Wayne Nash WN confirmed that the club had been fined £15,000 following discriminatory chanting during the match against Chelsea. Chanting concerning Kieffer Moore at the Wrexham fixture was also reported, and the Club is awaiting the outcome of that matter. The FA has issued the Club with a 12-point action plan in response to these concerns. We could face a significantly higher fine this time. Several further incidents occurred at the Wrexham match. These included a coin allegedly being thrown at a young Wrexham supporter before kick-off. A suspect has been identified and, subject to the appropriate investigation, will face disciplinary action. Other individuals from both the Cardiff City and Wrexham sections were identified after entering the segregation area and allegedly behaving violently following the equalising goal. Appropriate action will be taken against those found to have been involved. The incidents were clearly captured by the Club's new high-definition camera system. Although the system, which includes two high-technology cameras, represented a significant investment, it provides high-quality evidence that will assist the Club and the police in identifying individuals responsible for unacceptable behaviour. The FAB was asked to make supporter groups aware of this new technology. Its presence is intended to act as a deterrent, but the footage will also be used to identify and take action against anyone causing disorder or other problems at matches. The police are also monitoring an emerging group of approximately 100 teenage supporters, some reportedly as young as 13 or 14, who have been associated with incidents at home fixtures. Significant progress has been made in identifying those involved, and a number of these young people—and, where appropriate, their parents or guardians—may receive visits from the police. Action Club safety team / supporter groups Communicate enhanced camera capability and consequences as a deterrent; reinforce reporting routes. This will be ongoing.
7	FAB Questions Academy Status The Club currently operates at Category 2. Swansea have publicly stated an ambition to move to Category 1 next season.

- Does the Club have any plans to pursue CAT1 status? What benefits would be realised by moving from CAT2 to CAT1? Would Swansea's move make it easier for them to recruit talented players from our system, and how does CAT status affect player retention?

SB Academy category status remains under review. Existing Llanrumney facilities were described as broadly designed to Category 1 standard, with one or two additional classrooms potentially required. The primary stated benefit would be the 16-to-21 games programme.

A proposal for enabling works at the new training ground was under consideration. The current FAW arrangement was expected to end in October, with an agreement in principle being progressed to extend it for two years and provide a delivery window for the club's own facility.

Family Stand Update

The Club previously outlined a drive to increase occupancy in the Family Stand.

- What impact has the revised season ticket pricing had?
- Has the outreach programme to local schools and clubs been successful?
- How many organisations signed up, and how many tickets were issued through the new rewards system?

Even though the pricing in the Family Stand has remained consistent, and other areas have increased, it has had little impact on numbers – c. 160 increase on ST sales in that area compared with the 25/26 season. With the help of the Foundation, we conducted a focus group for teenagers to have opinions on what they would want to see in the Family Stand if they chose to locate to this stand... Atmosphere is key, the stand is too "young", need to have more likeminded peers to interact with, would like activities for teenagers

JA showcased new activities from "Vend nation" and "Party Peeps". This led to discussions about splitting the Family Stand to incorporate a youth zone, as well as still offer a safe environment for our youngest supporters. **Discussions ongoing.**

Action

Club will follow up on the outreach programme and check how many organisations had signed up.

Ticket Administration Charge

The Club currently applies a £2 administration fee per ticket purchased online, whether paper or digital. While overall pricing remains accessible, this charge feels both hidden and disproportionate compared with other clubs. Tickets are marketed at a headline price that cannot be achieved online.

- Is the same charge applied for purchases made by phone or at the ticket office?
- If the fee is to remain, can it be incorporated into the ticket price rather than added at checkout?

• **Alternatively, should it be included in marketing materials, in line with recent CMA guidance on hidden costs?**

• **Can the Club introduce a free collection option, as offered elsewhere?**

MS The £2 per-ticket administration fee contributes towards the costs associated with operating our ticketing service, including the systems, technology, staffing, and administration required to process and fulfil ticket purchases. We recognise that ticketing fees vary between football clubs, however, each club has its own operating model and cost base. As a result, it is not necessarily appropriate to make a direct comparison between individual clubs or their respective fees. We would also clarify that the administration fee is not a hidden charge. Our ticket prices are advertised inclusive of the applicable fees, meaning the price presented to supporters is the price they will pay online. There is therefore no additional or unexpected charge being added at the point of payment. We regularly review our pricing and associated costs to ensure that they remain appropriate and proportionate to the service provided. The £2 administration fee is intended to help recover the costs of providing and administering the ticketing service rather than being an additional or undisclosed charge.

- Charges are the same whether purchasing online, in person, or over the phone. It's the same process so same applicable fees are applied.
- We need to split out what is ticket revenue and what is fees, so it further shows transparency for supporters, ultimately the price that is advertised is the price you will pay for your ticket purchase. e.g. Headline figure is £17, when processed through the ticketing system, the ticket is £15, fees are £2, price paid is £17 – the same as the headline figure.
- We do comply with recent changes in legislation (one of two clubs according to Kieran from the DSA), all our pricing is advertised inclusive of fees, there are no hidden costs.
- We do offer free collection through the week as well as on Matchday, we also offer free (timed) Wi-Fi access both at the Ticket Office and Collection point so supporters can jump on to download their tickets digitally. These services are currently included in the administration fees charged at point of sale, so no additional costs applied.

Communication

Many clubs around us have provided pre-season updates from CEOs, Chairmen and Owners. These have been well received and offer valuable context ahead of the new season.

Can the Club commit to a quarterly update from senior leadership (CEO, Chairman, Owner, CFO, NBR) covering key operational areas and forward plans?

This could be delivered as a video, article or similar format, but a regular communication touchpoint would fill a noticeable gap.

SB responded: The FAB was confirmed as the principal quarterly communication forum, supported by the annual Fans' Parliament and SLO meetings.

Requests for a direct message from the owner had previously been passed on but declined. Members stressed that regular positive operational updates from senior leadership would help address gaps in supporter perception.

- The Fans' Parliament was being targeted for late September, subject to senior representative availability. Members suggested repurposing its content into a series of updates after the event.

- Concern was raised that previous FAB minutes were not visible online. The club agreed to check this and improve the rhythm of communication with the newly constituted board.

DrJH strongly recommended that the Club Board provide regular positive-news updates to keep supporters better informed about developments and progress across the Club.

Training Ground

A simple update is requested:

Is the training ground project back on the roadmap? What are the current timelines? Is financing secured and has any work commenced?

SB The position remains the same as the last FAB meeting but a proposal for enabling works at the new training ground was under consideration. The current FAW arrangement was expected to end in October, with an agreement in principle being progressed to extend it for two years and provide a delivery window for the club's own facility.

Ideas to Implementation

Several supporters-led ideas—Museum, lamppost banners, murals—are positively received but rarely progress to delivery.

- **Can the Club outline the process by which an idea moves from proposal to implementation?**
- **How can we collectively improve throughput and outcomes?**

How is funding allocated for such projects, and how can we align with it? Given current constraints, should we assume that supporter-funding will be required for all future initiatives? If not, what could be covered?

SB The museum, heating, ventilation and lighting are the immediate enabling works. A new retail storage area is part of the critical path before the museum space can be released and fitted out. This is not a financial issue but a timing problem.

FAB Once an enabling-works completion date is available, the FAB intends to establish a museum subgroup involving supporters, club representatives, the Foundation and relevant specialists.

DrJH said there is a scoping document that has been worked on.

SB stated that he had not seen my museum scoping document and asked for a copy.

Action FAB to send scoping document to SB

Succession Planning

We firstly wish to thank the Owner for his recent sizeable conversion of Debt to Equity. However, the Club continues to carry significant liabilities to both the Owner and Tormen Finance. Given the scale of these obligations, clarity on long-term risk management is essential.

- Can the club clarify its working relationship with Tormen Finance, given little publicly available information exists about the company? Can the club confirm if this is a loan directly from the Chairman, given his close involvement with Tormen, or are external companies and individuals involved?**
- How does the club plan to service the debt, and what protections are in place? More broadly, what succession planning is in place to ensure financial stability should ownership or lending arrangements change?**

PJ The debt-to-equity conversion in May 2026 was reported at £44.2 million, improving the balance-sheet presentation.

As disclosed in the CCFC Annual Report and Financial Statements the funding from Tormen Finance is from SCP Tormen Finance Inc a company in which a director of the Company has significant influence over.

Detailed trust information is not publicly available.

PJ Discussed long-term owner funding and succession risk, Tan Sri Vincent Tan has funded the club for 16 years and that there is no indication that this will cease while recognising that future ownership decisions cannot be predicted.

PJ expressed concern about the likely increased administrative burden being placed on Clubs from duplicated and differing reporting requirements across the EFL and the Independent Football Regulator (IFR), and about the practicality of applying common regulatory principles to clubs of very different sizes across the 112 IFR regulated Clubs.

Transfer Strategy

The Club has rightly praised the impact of Brian Barry-Murphy's recruitment and the positive shift in football operations since his arrival. To help supporters understand the wider approach:

- The Club previously confirmed that Wasserman and Mark Allen were involved in elements of the recruitment process. Can the Club clarify whether this partnership remains in place for current transfer activity?**
- If the Club has moved away from using Wasserman or external consultants, what lessons were learned from that period, and how have they been built into the Club's recruitment strategy moving forward? What does the current end-to-end process look like — from**

	identification to approval — and how is it structured to secure the best possible players for Cardiff City? · How is alignment ensured between the football department, analytics, finance, and senior leadership when executing transfer plans? SB/PJ Wasserman and Mark Allen were involved in the process that led to the appointment of Brian Barry-Murphy. The forum was advised that they were not involved in player transfers. · Player recruitment is handled by the club’s recruitment and analytics team, led by Paddy, (Patrick Deboys) working with the manager. Recommendations then proceed through the executive approval process. · The current model is data-led and aligned to the manager’s playing style. A deliberately smaller senior squad is intended to create opportunities for academy players.
8	Any other business? PCL said fans were disappointed the standing areas were closed for the cup games and stewards were sometimes aggressive trying to get fans to sit MS/WN For lower-attendance cup fixtures, opening only the Ninian Stand was explained as a cost-control decision. Supporter concerns about atmosphere, alienation and steward interactions were noted; individual complaints should be submitted for review. AG raised an issue about Accessibility of social-media content being particularly inconsistent alternative text on images. The website’s accessibility work was recognised positively, but social channels were described as inconsistent. She had e mailed the Comms department but was disappointed that she had no reply. Mark Denham was to be invited to a forthcoming SLO meeting to address the issue. FAB questions were asked about three players who are out of contract next summer and why Ryan Wintle was released. FEP Player contract decisions would be reviewed at the appropriate point later in the season. The release of Ryan Wintle was confirmed as a manager’s decision. ZLJ brought to the attention of the meeting that there would be a Foundation Day on 19 September. Action- Alt text and accessibility improvements to website to be addressed at next SLO meeting Meeting Closed 8 pm