

Minutes of the 2019 Annual General Meeting
Sandbach & District U3A
Minutes of the 16th Annual General Meeting

at Sandbach Town Hall at 10.00 am on 11th November 2019

1 Welcome and Introduction from the Chair

Welcome everyone, this morning as it is the 11th day of the 11th month we will observe a 2 minute silence at 11am

Yesterday Kevin Dean and I from your U3A committee attended the remembrance ceremony walking in the parade with the many other local organisations represented. Inevitably with our large membership we had a number of U3A members also in the parade or in the very large crowd who turned out this year. We also had some members of the U3A choir present as part of the combined choirs singing

Today after the AGM we will be entertained by a slide show and presentation from Pauline Minshull and her son Stephen about the industries of Sandbach in the past.

2 Minutes of 2018 AGM

2.1 Corrections to the draft minutes:

In Section 7 there is reference made to 'nine' in the first sentence instead of stating 8 existing committee members, whilst later in the same section in the list of 'Existing Committee members' there are only 7 detailed (as Barrie Hacking is not named). However in Section 8, Barrie is correctly quoted as "Membership Secretary "

Please accept our apologies everyone and especially Barrie.

The minutes were corrected to show 8 Committee members in Section 7. Barrie Hacking's name was added to the list of Committee members present.

The minutes were accepted as a correct record of the 2018 AGM.

2.2 Chair's Report

A year ago I officiated at the AGM for the first time becoming officially your chair that morning and again today wish to advise that I hope to still please some of you some of the time but totally realise it is absolutely impossible to please everyone all of the time in this role!

You may recall that I took on the role of Sandbach & District U3A Acting Chair only a short time after being elected into the Vice Chair position, and that was not actually too long after joining the U3A, so you have to appreciate I've had a lot to learn very fast! However, fortunately for me a lot of knowledge about the U3A as a movement has been gained very quickly from taking up various opportunities presented in this hot seat. I've taken onboard the motto Learn, Laugh, Live.

In the process of showing interest to learn and often taking regional guidance has also seen me being invited first as an observer, then nominated and elected to serve on the North West Regional Executive Committee. I was offered the chance to become Regional Vice Chair but declined as felt it more important we found a Vice Chair in Sandbach, and also scared I would again like on this committee get a quick elevation to Regional Chair. There are only so many hats or lanyards one can wear!!!

However they had me attend the National AGM this year as their representative, where on your behalf I collected our 15 Year Certificate. This has also lead in turn to being invited more recently to be a U3A Trust Volunteer, and also being asked to speak at the Network Link Meeting held in Manchester last month on the use of U3A generic emails to maintain continuity and aid succession planning in an organisation that has a revolving door policy of moving on the holders of office.

GDPR and other data protection related issues restrict lots of developments like who we can get to help if they are not on the committee and as such a trustee. However the committee does always need more support from volunteers within our membership.

Having retired from a career in various management and executive roles serving on numerous committees plus making many platform introductions or addresses in a highly regulated world, the U3A Chair role isn't too alien or onerous; in fact it could even be really easy, especially, if all the membership behaved themselves and accepted their constitution!

At this point to identify if you are still listening, I want a show of hands from all who have ever read and more importantly understood the present constitution of Sandbach & District U3A.

(show of hands)

Good News! I am not about to read out the constitution as you can find a copy on the website! However, let me advise again that the constitution does quite simply set out what we can do and need to do to operate as a local U3A and be a registered charity to claim Gift Aid as we advised at the AGM last year.

Failure to do so challenges us on so many levels, which sadly was quite clearly demonstrated with some of the comments and statements made at the AGM last year when not everything presented was accepted initially or fully understood why things need to change. Just because you've always done things in a certain way doesn't make it right!

Like a number of U3As we have struggled to fill key positions that need to be taken up on the committee, which as I warned last year is a serious problem for us. Without a Chair, Vice Chair, Secretary and Treasurer in office we fail as per our constitution and cannot therefore continue as a U3A.

Maybe revised costs or new ways to bring in our income and manage our finances with ever increasing costs for venues would make the treasurer role easier, but the Treasurer Report comes later.

A new model two-part constitution agreed with the Third Age Trust and the Charities Commission is now available and this is being used by all new U3As being formed, also it is available to be adopted by all established U3As. The Committee are not however looking to take this onboard in a hurry, so not on the agenda today but if universally adopted across the U3A movement it would certainly ease the wider relationships of U3As and the Charity Commission going forward.

The U3As around the UK are not branches of the Third Age Trust, which in turn is itself not the Head Office but a National Office where the only 14 paid people in the movement are based – everyone else is an unpaid volunteer! That is unpaid in any way, so not cash, or any sort of benefits in kind nor in lieu of U3A membership payments.

Definitions and interpretations of information is a major challenge across the whole U3A movement not just in Sandbach. However, as alluded to previously, taking advice and guidance via Gill Russell the U3A North West Trustee, plus from Richard Teare the National Treasurer and the various very experienced paid staff of The Third Age Trust in London has proved to be an invaluable support for your committee in the last 12 months.

This is especially when dealing with some of the local challenges and also the ever more stringent requirements of the Charity Commission, giving myself and other newer committee members plus the longer serving super hero committee members confidence in the role as your trustees. Additionally the close working relationships developed with the other local U3As in the South East Cheshire Cluster group works well as a further very helpful sounding board.

The various members who have served part or all of this year as committee members at Sandbach all deserve recognition and that acknowledgement I extend also to the so many other unsung heroes in our membership who go the extra mile! My own favourites, if that is permitted, are the lovely ladies who do the teas and coffee at the member monthly meetings.

So no names of individuals this year by me, as just far too many wonderful volunteers who make this U3A work so well and I might offend if anyone is missed out or forgotten by mentioning people by name for their various contributions. However, on a sliding scale from 'Zero to Super Hero' everyone in the Sandbach membership knows how much they put in to helping your local U3A run so well now and over their time as a member. Everyone in the membership I genuinely believe should help by taking maximum involvement at your group meetings so everything is not just left to that fantastic Group Leader, or the same willing few who arrive early and leave late on every occasion.

The continuing introduction of various new local groups being established in Sandbach are extending the activities available for our 1,400 plus membership with now nearly 100 groups running and challenging your learning boundaries. This is also being mirrored across most of the U3A movement where there are now

1046 local U3As across the United Kingdom with over 439,000 members. We are now larger than the Women's Institute membership!

Nationally a Development Plan has been introduced as the 40 years anniversary of the U3A in the UK approaches which will be an ongoing living document. The presentations on this from the National AGM can be viewed in full on YouTube. Development Planning is something the Charity Commission wants to see with annual returns now, as this obviously helps to prove the intent to continue as a charity. So go on the National Website to learn more about the planning being undertaken to sustain the U3A movement going forward.

Surveys from the National Office are also now underway and these will include age profile questions, as whilst we know the national gender split is 70/30 in favour of females. What happens in future to the U3A if we are not aware of membership age profiles locally or nationally, so in future with people likely to retire later in life and the oldest of the present memberships stop attending groups ?

Nationally from 2020 onwards the U3A as a movement will hold an annual "U3A Day" on the Wednesday of the first week in June which is Volunteers Week. Wednesday 3rd June 2020 is a diary date to note and we need your ideas on how we will promote U3A in Sandbach.

During the last year I've officiated at most of the Committee planning meetings, which have recently moved to The Enterprise Centre. Thanks must go to Dot Flint and the Sandbach Partnership for accepting us there when we lost the use of the CVS venue in Hope Street when they relocated to Crewe. As well as being a lovely boardroom for the meetings we are getting it free, so a good cost saving to the budget as well! In addition I've hosted at most of the member monthly morning meetings here in the Town Hall and at the new member coffee morning meetings now being held at The Wheatsheaf. They want our business unlike The Old Hall, where for various reasons including an unacceptable substantial cost increase we were not made as welcome.

Cluster Meetings of local U3As have also been attended with others from the committee in Biddulph and last month here in Sandbach which we hosted, again with the meeting venue given free of charge this time by Malkins Bank Golf Club. The Sign Up Day this year, which I missed because of attending the National AGM in Nottingham, was from all reports again very successful. At the Sandbach Today event, we again had a stand supported by Committee members and volunteers. I've again been invited to represent you at their AGM and that of Sandbach Partnership.

Attending several regional workshop events again this year in the North West with other committee members has been very informative. Representing U3A has also involved me serving on the Dementia Friendly Sandbach Committee inaugural year until April 2020 along with others from the original steering group.

The very successful quiz events in April and November are both great fun and very well supported thanks to our excellent quiz master and all the team that run these fun events. A few weeks ago I sampled for the first time one of the famous U3A trips which everyone tells me are so well organised. This was to Ludlow, where sampling of food and alcohol was required!

SWISH, which as everyone knows stands for Sandbach Web Integration Support & Help, is not now so new as our on-line service and continues to be honed and developments made. It is a single source of truth and as such now gives actual finance information so things like group income and venue cost comparisons are actually known. We also now have a capture of money in the bank and still in hand ahead of banking

In summary, please accept in this report acknowledgement of volunteers has been referred to rather than naming each person by name involved. Please remember that all the Committee, group leaders and every member are all equal in the U3A!

Thank you for indulging me, if I've got things wrong, forgotten anything, or missed something out, it was not intentional.

Arnie Laing, Chair of Sandbach & District U3A

2.3 Treasurer's Report and accounts for 2018-19

Although the format is basically the same there are differences which you should be aware of: -

- **SWISH** – provides more and better data, allows better management decisions
- Increase in membership subscription from £8 to £10
- **PayPal** – more people using this,

- reduces need to store cash
- instant transfer and efficient refunds
- no need to have an account
- social events soon to be added
- does cost, but at charity rates of 1.4% + 30p = 34p this is much less than the cost of a stamp
- **Social Fund** – now with agreement with Charity commission these activities are considered as part of our core activity, but you will see that we still account for social events separately.

Capitation to Third Age Trust and Direct Mail charges also increased

- Capitation – £3.50
- Direct Mail per address - £2.90 for 5 issues of TAM @ 0.58p per issue
- **Leaves us with £3.60 per member**

There was an increase in activity fees from groups reflecting increased activity, and this was balanced by increase in costs, particularly in venues.

Regular groups lost £1561.31 in (2017-18) and lost £4,562.88 in (2018-19)

Paid Instructor Groups gained £1,097.60 in (2017-18) and only £368.50 in (2018-19)

Social Events gained £498.33 in (2017-18) and gained £1517.87 in (2018-19)

Overall the increase in membership subscription has helped, but it has not solved the problem of our reserves being vulnerable. There is evidence in the accounts that we should consider either reducing costs of activities or increasing fees.

Sandbach & District University of the Third Age
Charity No:110544
Annual Accounts for the year ended 31st August 2019

Income & Expenditure Statement

Line	Income	Notes	2018/19			2017/18				
			Main Activities		Social Activities	TOTAL	Main Activities		Social Activities	TOTAL
			£	£	£	£	£	£	£	£
1	Membership Subscriptions	A		14,239.80		14,239.80		10,670.71		10,670.71
2	Activity Fees - Regular Groups			37,476.41		37,476.41		33,392.55		33,392.55
3	Activity Fees - Paid Instructor Groups			11,755.00		11,755.00		10,765.00		10,765.00
4	Outings, Trips & Social Activities	B			24,558.50	24,558.50			16,354.00	16,354.00
5	Gift Aid			2,106.12		2,106.12		1,616.94		1,616.94
6	Other Income:									
7	Riviera Commission	C	1,009.60				237.92			
8	Miscellaneous		266.07	1,275.67		1,275.67	-	237.92		237.92
9	Total Income			66,853.00	24,558.50	91,411.50		56,683.12	16,354.00	73,037.12
Expenditure										
10	Third Age Trust:									
11	Membership Subscription		5,043.50				4,903.50			4,903.50
12	Quarterly Magazine		2,705.90	7,749.40		7,749.40	2,484.60	7,388.10		2,484.60
13	Regular Groups:									
14	Activities	D	5,076.29				3,633.91			3,633.91
15	Venues	E	36,963.00	42,039.29		42,039.29	31,319.95	34,953.86		31,319.95
16	Paid Instructor Groups:									
17	Instructors		7,115.00				6,260.00			6,260.00
18	Venues	F	4,271.50	11,386.50		11,386.50	3,407.40	9,667.40		3,407.40
19	Outings, Trips & Social Activities	B			23,040.63	23,040.63			15,855.67	15,855.67
20	Equipment							766.96		766.96
21	Administration			4,467.85		4,467.85		3,768.46		3,768.46
22	Other:									
23	SWISH website	G	1,020.00				-			-
24	Riviera Commission		788.80	1,808.80		1,808.80	-	0.00		-
25	Total Expenditure			67,451.84	23,040.63	90,492.47		56,544.78	15,855.67	72,400.45
26	Net Income/Expenditure			598.84	1,517.87	919.03		138.34	498.33	636.67

Notes to the Income & Expenditure Statement

Accounts for 2018-19 have been compiled to incorporate social events that were previously reported separately, and the 2017-18 figures have been restated for comparison purposes

- A Increased Subscriptions reflects increased member numbers and the increased subscriptions.
- B Social activities increase is largely due to both the nature of the events and the numbers attending
- C Riviera Commission has previously been refunded to members participant in
- D Increased number of groups and venues
- E Includes payment of prior year costs not accrued, more venue usages, and change of venues.
- F Increased use of venues
- G Improvements made in group leaders' and trustees' information available

Sandbach & District University of the Third Age

Charity No:110544

Balance Sheet as at 31st August 2019

Line	Notes	2018/19		2017/18	
		£	£	£	£
	Fixed Assets		-		-
	Current Assets				
1	Debtors:				
2	Prepaid Admin Expense	15.00		15.00	
3	Prepaid Group Expense	20.00		-	
4	Prepaid Social Expenses	2,169.00		4,864.95	
5	Prepaid Paypal Charges		2,204.00	112.86	4,992.81
6	Cash at Bank & In Hand		42,747.91		37,576.15
7	Total Current Assets		44,951.91		42,568.96
8	Current Liabilities Falling Due Within One Year				
9	Creditors:				
10	Subscriptions prepaid for 2019/20	11,576.92		12,256.00	
11	Outings, Trips & Activities Prepaid for 2019/20	4,101.00		6,865.00	
12	Venue Fees Accrued for 2018/19	5,646.60		989.60	
13	Paid Tutor Group Accruals 2018/19	250.00	21,574.52		20,110.60
14	Total Current Liabilities		21,574.52		20,110.60
15	Total Assets Less Current Liabilities		23,377.39		22,458.36
	Funded By				
	General Reserve:				
16	Balance Brought Forward		22,458.36		21,821.69
17	Net Income/(Expenditure) in Year		919.03		636.67
18	Balance Carried Forward		23,377.39		22,458.36

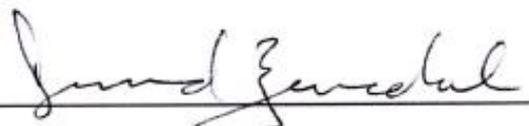
Notes to the Balance Sheet:

A Fixed Assets are treated as expenses and charged within year of acquisition

B Cash includes cash at bank, cash in hand as at year end not banked (for which we do not have a comparative figure for 2017/18), and PayPal payments received. All funds are designated as "Unrestricted"

Examined By:

Signed by:



David Twidale, Independent Examiner



Arnie Laing, Chairman

Date:

Date

24.10.19

24/10/19

Analytical comparison of accounts

	A				B				C = A - B	
	2018-19			Net Inc/(Exp)	2017-18			Net Inc/(Exp)	Net Inc (Exp) Change	
General	Income £		Expenditure £	£	General	Income £		Expenditure £	£	£
Membership	14,240	Third Age Trust	7,749		Membership	10,671	Third Age Trust	7,388		
Gift Aid	2,106	Admin Equipment	4,468		Gift Aid	1,617	Admin Equipment	3,768	767	
Other Income	1,276	Other	1,809		Other Income	238	Other	-		
13	17,622		14,026	3,596	Sub-Total	12,526		11,924	602	2,994
Regular Groups	37,476		42,039	-4,563	Regular Groups	33,392		34,953	-1,561	-3,002
Paid Instructor Groups	11,755		11,386	369	Paid Instructor Groups	10,765		9,667	1,098	-729
Outings etc	24,559		23,041	1,518	Outings etc	16,354		15,856	498	1,020
Total	91,412		90,492	920	Total	73,037		72,400	637	283

2.4 Appointment of Independent Examiner of Accounts

David Twidale was duly agreed as the Independent Examiner of Accounts for 2019-20.

2.5 Election of new Committee Members for 2019/20

There are two nominations for election to the Committee: John Banyard and Stuart Naylor

John Banyard and Stuart Naylor were duly elected to the Committee.

2.6 Affirmation of Committee Members for 2018/19

Four Committee members are willing to continue for another year. They are:

- Alan Casey
- Kevin Dean
- Barrie Hacking
- Alice Holmes

These were duly confirmed in post as Committee members for 2019-20.

The following members are willing to still serve, and as they are all within their three year term of office since election to the committee no voting is required.

From 2017 AGM - Arnie Laing, Paula Reilly-Cooper, Don Rickards and Sandy Boyle

From 2018 AGM - Sam Boardman and Pam Thomas

Meeting closed at 11.15 am