

HGS U3A
Minutes of the Annual General Meeting
held on 18 July 2019 at 10 a.m. at Alyth, Alyth Gardens, London NW11 7EN

1. Welcome

Jack welcomed all members attending the AGM and advised that since the last AGM we have become a charity on 19 March thanks to Arjun, our Treasurer, and introduced the Executive Committee Members.

The purpose of today's meeting was set out in a note to members

- a) to receive the Trustees' Report
- b) appoint Ravindra Patel to examine the accounts as an independent examiner and
- c) to appoint three Trustees due to resignations last year.

2. Quorum Check

We had around 60 attendees and therefore met the constitutional requirement of at least 10% of membership.

Apologies were received from Sheila Armstrong, Stuart Berliner, Jacqueline and Stewart Block, Stan and Val Clingman, Sheila and Charles Clore, Janet Loxley-Blount, Yvonne Oliver, Lisa Woolfson.

3. Trustees' Duties

Jack explained Trustees' duties according to certain principles of the Charity Commission and to make sure that the 6 main duties of a Trustee are followed: (Read by David Powers)

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

At each Executive Committee Meeting, we do our best to follow these guidelines and take advice when required and have the resources of whole U3A at our disposal.

4. Trustees' Report

Where are we today?

- We had 40 Interest Groups at our launch in May 2017 which have increased to 70 Interest Groups today
- 560 members enrolled – 548 paying members and 12 honorary members
- Gross Income £22,207
- Expenditure £21,481
- Surplus £726
- Executive Committee of 7 trustees supported by 8 advisors
- Became a registered Charity on 19 March 2019
- Monthly Topical Talks continue

- Beacon database now in use by most Group Leaders
- Compliant with General Data Protection Regulations (GDPR) which changed in May 2018
- Communications and Development Plan updated
- Policies covering access and emergency contact in case of accident or illness

Key Events in the Past Year

- Group Leaders' Teas
- September 2018 — Open Day
- Monthly Topical Talks & Monthly Newsletter
- December 2018 — Festive Tea
- February 2019 — Beacon training workshops for Group Leaders
- Partnership with Middlesex University — started February 2019

Net increase of 11 Groups this year. Emphasised need for volunteers' assistance. A list of all volunteers to date and Key Events and Visits listed were shown.

Our plans for 2019-20

We aim to have around 500 members and are not trying to grow rapidly and although it's membership renewal time, there has been no advertising. We gain members due to word of mouth recognition - but looking ahead, we welcome additional members. We're trying to build up our Volunteer group and are looking for an addition 25 volunteers. We plan to Go Digital and introduce online enrolment for members and groups with BACS payments instead of cheques. Our new Handbook will be available in digital and printed formats and will be sent out in August to all members. We continue regular publicity in "Suburb News".

New Interest Groups in 2019 include:

- Carers' Cafe
- Classical Music Appreciation
- Creative Writing
- Decluttering
- Dine Out Together
- Indian Cookery
- Learn Latin
- Middlesex University Lecture Series
- Modern Jazz Appreciation
- News group
- Short Sunday Walks
- Spanish Conversation
- World Cinema

5. Treasurer's Report

- The finances of your U3A are in good shape
- We ended the 31 May 2019 Financial Year with a small surplus
- Cash in bank: £10,575
- Aim to maintain a prudent cash reserve of about £10,000
- Equivalent to about 50% of expected annual expenditure to cover unexpected events
- Proposed reserve is in line with TAT's recommendation to all U3As
- Charity law: accounts of a charity with a gross income exceeding £25,000 has to be externally scrutinised by an Independent Examiner

- If gross income exceeds £250,000 must be audited by a recognised auditor
- HGS U3A's gross income for the Financial Year ended 31 May 2019 was just under £25,000
- No legal requirement for accounts to be independently examined
- In the interests of good governance, an independent examination was done
- Independent Examiner, Mr Ravindra Patel, ACCA (a retired former Senior General Manager of Eastman Kodak), gave our accounts unqualified approval
- Charity Commission registered HGS U3A as a Charitable Incorporated Organisation (CIO) on 19 March 2019. We are the first U3A to adopt CIO charity status.
- Members are entitled to claim Gift Aid on Gift Aided Subscriptions received after that date
- Members may claim tax relief from subscriptions/donations made from that date
- We expect to make our first Gift Aid claim from HMRC in Q4 2019
- Ravindra Patel's report will be accessible from our website
- Will send out to members the new Gift Aid declaration forms after discussion by Trustees.

6. Resolutions

6.1 To receive and adopt the Trustees' Report and the independently examined annual accounts of HGS U3A for the financial year ended 31 May 2019 which the Trustees have approved and take full responsibility for.

Proposer : Barry Scheer

Seconded by : Simone Halfin

6.2 To reappoint Ravindra Patel ACCA as independent examiner of accounts.

Proposer : Eleanor Levy

Seconded by : Margie Gelb

6.3 To elect Trustees of HGS U3A to fill vacancies arising.

Margaret Bendor – Membership Secretary

Proposer : Sheila Dickie

Seconded by : Neil Behrmann

Betti Blatman – General Secretary

Proposer : Marion Godfrey

Seconded by : Carol Kemp

Eleanor Levy - Groups

Proposer : Sarah Newman

Seconded by : Peggy King

Jack informed members that the Trustees are elected for 3 years which can be extended every 3 years but Arjun advised that in line with Charity Commission practice our Constitution sets a maximum of 6 years that a person can act as a Trustee; it is also what the Third Age Trust advises all U3As to adopt in their Constitutions.

Richard Abramson enquired if there should be a show of hands in agreement for the all 3 Resolutions which Jack agreed and requested members for their response, all of whom raised their hands. . These covered all three resolutions.

7. Fee Structure 2019 – 2020

Arjun advised renewals during July/August for existing members it is £40 per individual and £70 for two

people living at same address. From September onwards for existing and new members it will be £45 per individual and £80 for two people living at same address.

Jack advised that renewal cheques can be received today by Margaret at the end of proceedings.

8. Open Forum

Jack advised that today's Minutes of Meeting will be available on our website after they are signed off and will be presented at the next AGM. These meetings are meant to tell you where we are today and where we are going.

Questions from Members :

8.1 Simone Halfin

As the incoming and outgoing expenses balance each other, she questioned what the expenses are?

Arjun replied that the breakdown of expenses is shown in the Treasurer's Report.

Jack replied that we are spending £12-£14,000 for hiring facilities and details are shown in the Accounts. This is expected to fall this year.

8.2. Neil Behrmann

He enquired if the website is being updated as it is very slow?

David replied that a faster website can be considered at a higher cost but whilst the site is being updated, it can't be accessed. WordPress is being updated from time to time to keep it secure. He enquired if the slowness was regarding our website or Beacon?

David explained that he is the Administrator of our section of Beacon which is controlled by Third Age Trust and explained how Beacon originated and how it has been developed to 300 U3As using it. We are waiting for Beacon to be upgraded by April/September 2020.

Jack advised that the web site can be updated within a day if necessary.

8.3 Marion Godfrey

She enquired about reciprocal arrangements with other U3A Groups.

Jack replied that the impact on membership and us having to administer it, we decided, in discussion with other Treasurers, that in our first year we set a flat fee of £35, then last year we decided to give a discount if paying earlier to see the outcome. This time we looked into offering discounts but this would require validation checks of membership of another U3A with administrative burden. We decided not to offer anything special but in future we may consider a reduction in our fees, but it depends on our finances.

8.4 Malcolm Brahams

He stated that he "had a small criticism" regarding the Festive Tea in that people wanted to have "tea and chat" without too much interruption from the "entertainment" provided.

Jack responded saying that there were a few comments about having more time to socialise.

8.5 Joan Mushin

She expressed thanks for Jack and Daphne's efforts which received applause in full agreement.

8.6 Sarah Newman

She queried when member have no access to computers, it prevents them from joining Groups.

Jack/Margaret replied that 12 members who have not provided email addresses are sent hard copies of newsletters and AGM notes and contact is maintained with them.

8.7 Victor Gelb

He belongs to the North London U3A who are finding increased costs for rent and enquired what have we done to keep our costs down.

Jack explained that he used his negotiating skills to obtain good terms and none of fees we negotiated in 2017 have increased to date.

Eleanor mentioned Group Leaders availability in their own homes keeps costs down.

Jack referred to three venues : people's homes, hire facilities and outdoor groups.

Victor queried why we expect costs to go down.

Jack advised that we have secured good relationships!

8.8 Anna Garai

Asked about members wishing to join groups that may be full.

Jack replied that existing members should have priority. Group Leaders to check their group's membership as some times there are waiting lists but we try to set up alternative groups

8.9 Neil Behrmann

a) Is there an actual area / geographical boundary for members?

Jack advised "no" as we have members as far as Islington and Stanmore. There is no geographical constraint.

b) Can The Old Bull & Bush be used for meetings?

Jack replied that as long as there is no cost involved or if a cost is likely it should be cleared first with the Executive Committee.

8.10 Myke Jacobs

He enquired about holding an Open Day and forward planning dates

Jack advised that as soon as plans are agreed by Executive Committee we will communicate as 3-6

months are usually allowed. Next Topical Talks are in September and October and suggested looking at the website to plan his diary or look at daily groups.

Jack mentioned that we may hold a Quiz Supper next year.

8.11 Betty Mason

She expressed a plea for an Open Day which encourages extra membership and an opportunity to meet other group leaders.

Jack replied that we may consider an Open day next year – we are concerned that if we have too many new members they will need satisfying and many waiting lists could result.

8.12 Barry Scheer

Would payment by direct debit be allowed?

Jack replied that Direct Debit has been considered but is not yet in use. He will personally visit Barry to help with payment via BACS.

There being no further business, the meeting closed at 11.05 a.m.

Signed Date

Minutes distributed to:

Executive Committee Members

Jack Berkovi	Chair/Groups
Daphne Berkovi	Events Organiser
Margaret Bendor	Membership Secretary
Betti Blatman	General Secretary
Eleanor Levy	Groups Organiser
Arjun Matthai	Vice Chair (Acting) & Treasurer
David Powers	Database/Webmaster

Advisors

Liz Alcock
Judy Berman
Roger Cookson
Tony Frank
Myke Jacobs
Mayah Weinberg
Lisa Woolfson