

## U3A Carrick

### **Preface, by the General Secretary, to the minutes of the 2018 AGM**

Ian Searle, our Minutes Secretary, had to produce these the minutes with the omission of the annual report from Caroline Saunders Martin, the outgoing Chair, because she did not respond to his request.

When I recently submitted the AGM papers for publication in the March Newsletter, Mark Breach, our Newsletter Editor, told me that he did in fact have the report on file, which Caroline had given him after the AGM.

It is clear to me on reading it, however, that part of the text was written well after the AGM, since it refers to reported intentions of the new committee. In addition, the document file shows it to have been completed on 10th May. I could not, therefore, put it forward as part of the past AGM proceedings without this explanation.

There are varying views as to how closely it represents the Chair's actual report to the meeting. It does, I feel, reflect Caroline's vision of the way forward for Carrick U3A at that time. It should therefore be available for members to read, although the present committee has, of course, taken a different route.

Harry Nicholls.  
10th February, 2019

### **Minutes of the Annual Gen Meeting held April 6, 2018**

1. The Chairman, Caroline Saunders Martin, welcomed members to the meeting.
2. The Secretary announced that the meeting was quorate. She had received apologies for absence from a number of members.
3. The Chairman sought the approval of the members for the minutes of the AGM held on April 5, 2017, which had been previously circulated. The minutes were approved by a show of hands and there were no matters arising.
4. The Chairman presented her Report which was applauded.

A COPY OF THIS REPORT WAS NOT SUBSEQUENTLY MADE AVAILABLE, THOUGH IT WAS REQUESTED.

5. The Membership Secretary presented her report (attached).
6. The Treasurer presented his report (attached). He explained at some length how the threat of computer hacking was not always correctly perceived.
7. The Treasurer proposed the appointment of an Independent Examiner for the coming year. In response to a query he explained that it was perfectly legitimate for a member of Carrick U3A to undertake this work but in future years it was probable that our income would rise and require an outside Examiner. In the event, no appointment was made.

8. The Chairman explained in some detail the proposed changes to the constitution. She explained that these changes resulted from the deliberations of a subcommittee, were approved by the full committee, and extensive consultation with the Third Age Trust and the Charity Commission. The proposals fell into two parts, the adoption of a new Object Clause and the adoption of a new constitution. She explained the proposed voting methods.

Before voting could take place on the first of these two proposals, the adoption of the new Object Clause, there was a prolonged discussion. Many speakers sought clarification. Janet Bishop asked what the term “socialising” meant and how such activities could be distinguished from “educational” ones. John Bishop also pointed out that the new Objective was included in the proposed new constitution. It was pointed out that the wording was obscure and left much to individuals to interpret. It was also emphasised how many of our activities promoted the well-being of members. Dave Neale said that the changes were almost certainly driven by the demands of the Charity Commission rather than by the Third Age Trust. Ian Searle pointed out that the wording of the new clause was so vague that it could encompass all present activities and would not be policed. The Chairman intervened, saying that the Committee was concerned to act in the interests of members but in accordance with the spirit of the new clause. She had been told that, if we were not to adopt it, the long-term consequences could be that we lose our charitable status together with membership of the Trust, as well as our use of the name “University of the Third Age”. John Bishop stated that he had been given advice which contradicted this. In the ensuing debate it became clear that members wanted much more clarification and it was argued that we should abandon the proposal.

After seeking the agreement of the members by show of hands, the Chairman withdrew the proposal that we adopt the new clause. She recommended that the new committee, once constituted, should call an Extraordinary General Meeting as a matter of urgency. Full documentation should be provided in advance of such a meeting.

The tabled proposition to adopt the revised constitution was also abandoned because it included the new Object clause.

9. The Chairman then asked Ian Searle to conduct the election of the new committee which would continue to work within the existing constitution. Ian Searle was both a previous chairman of U3A Carrick and of the Third Age Trust.

Since there were fewer nominations for the committee than positions to be filled, the officers were presented one at a time and elected by acclamation. The four officers in question were: Chairman, John Bishop; Gen Sec, Harry Nicholls; Treasurer, David Crawshaw; Membership Secretary, Margaret Ingles. A further six committee members were also approved by acclamation: they were, Liz Walden, John Dearman, Christine Dennison, Pat Harrod, Wendy Morris, Jan Barnard.

Before handing back the meeting to Caroline Saunders Martin, Ian Searle thanked the retiring committee for all their hard work over a difficult year. The members in the audience applauded warmly.

10. The committee had received notice of a further motion that the committee set up a sub-committee with a view to establishing some way of commemorating the late President, Dr Anthony Herring. This was unanimously approved.

11. The Chairman declared the AGM closed at 12:05.

## Treasurers Report for 2017

Friday, 06 April 2018 I would like to thank Diane Tyas for agreeing to examine the accounts for 2017 which were published in the April newsletter.

I would also like to acknowledge Mike Tapps contribution as he was responsible for the Events account.

I have been your treasurer for just over a year now. 2017 has been a year of ups and downs for me and a steep learning curve as I didn't have a clue about U3A accounts when I started.

I have made a few mistakes for which I apologise. Notable was my first attempt at the direct mail submission to the Third Age Trust for their magazine. I submitted the whole of the membership list instead of those who had signed up for the magazine. The upshot was that all our members received the magazine. I telephoned the third age trust and managed to persuade them to charge us for the normal number of magazines.

The next error was primarily due to a misunderstanding. I was signed into the HMRC website but not recognised as the official for Carrick U3A. The result of this was that my claim for Gift Aid was ignored. I have since sorted this and will be submitting our claim to HMRC again in the near future. We will therefore be claiming gift aid for both 2016 and 2017 this year. The claim for 2016 amounts to E2,267 and should be incorporated into the 2017 accounts to obtain a true comparison with 2016.

The Events account does not include any choir monies now and very little croquet money which accounts for the difference between 2016 and 2017. If Gift aid, choir and croquet monies are taken into account then we have an approximate surplus of E2,300 over 2016. This means that there is no necessity to raise the annual subscription this year and possibly next.

Our main expenditure was for Venue Hire amounting to 68% of our income.

Capitation accounts for of expenditure and Paxo/ Newsletter accounts for 13%. These 3 items account for 95% of our expenditure.

Our accounts at this time are in a healthy state and consequently there is no need to increase the subscription this year and possibly next year.

I am happy to answer any further questions, regarding the accounts, that you may have. I may not have all the information immediately to hand but I can note any questions and reply to you in due course.

To reiterate what previous treasurers have said, I urge you, where possible, to sign up for Gift Aid as this is a valuable source of income.

On a more general note; there seems to be some paranoia regarding hacking of computers. I have been using computers now for over 40 years and have never been hacked and don't know anyone who has.

There are three primary types of computer fraud

1. Malware: this is where you open a suspicious e-mail and a piece of software is inserted into your computers operating system. The computer may be disabled, and you are asked for money to remove the malware. It could also result in your computer being wiped clean. With reference to the problems the NHS computer system experienced recently; this was malware and no data was lost, the system was subjected to ransom demands.
2. Scams: these are very prolific. You receive an e-mail which purports to be from HMRC, your broadband provider, your bank etc.etc and asks you to divulge information or another ploy is to say you are entitled to money or prizes. This last approach appeals to greed. You may be aware that I recently received e-mails purporting to be from Tony herring asking for money to be transferred.
3. The hack: This is quite rare and is where your computer is taken over from outside and requires no input from you.

The first two require an input from you and, as long as you are aware, they don't pose any real threat.

4. The third is rare and as I say I have never encountered such a beast.
5. I would ask you all whether you have been hacked and do you know anyone who has?
6. Scams and malware abound on the internet but are relatively easy to spot and avoid. I have suspicious e-mails every day.
7. I suggest therefore that the likelihood of the attendance records being hacked is remote to say the least and the criminal element could obtain information about your movements much more easily by other means.

### **Membership Secretary's Report**

Last year I reported that over the year we had had a new membership of 160 join us. That must have been an exceptional year as this year only 117 new members have been enrolled together with a few lapsed members who have rejoined. The current membership stands at 971.

With regard to the monthly newsletter, John Whomersley and his team continue to do sterling work at Paxo. Earlier this year a thank you afternoon was held in appreciation of all the members who hand deliver so many newsletters, thank you again, your contribution is very valuable and crucial to the membership being "kept in the loop". Thanks also go to those members who do not live on a hand delivery route and thoughtfully sent postage stamps for their newsletters. This is a voluntary action and much appreciated. I must not forget those members who agree to receive their newsletter by email. Again, a good saving to the funds is the result.

Earlier this year a welcome meeting was held for new members, organised by Sue Swinchatt and Sue Hutt and well supported by group leaders displaying their wares. New members found the meeting friendly and helpful and it is to be hoped that a similar meeting might be arranged a few months hence.

David Crawshaw continues to oversee the delivery of the Third Age Matters magazine five times a year to those members who have requested it.

May I take this opportunity for thanking the chair and committee for their support over the past year.

Margaret Ingles  
Membership Secretary