

NORTH LONDON UNIVERSITY OF THE THIRD AGE

Minutes of the Annual General Meeting held at St Paul's Church Hall

On Monday 8th July 2019

Present: 118 members, including:

Edmond Cohen – Chair

Roy Seger – Treasurer

Henrietta Cohen – Groups Organiser

Mike Christie – Webmaster

Ruth Silver – Membership Secretary

Ann Dugdale – Minutes Secretary

Mary Callaghan – Volunteer organiser

Michael Johns – co-opted member

Martin Goldman – co-opted member

1. **Apologies for absence** – John Hadju, Fran Tham, Marion Koebner, Margaret Kirk, Rena Ben-Ami, Lis Vandyk, John and Gillian Silvertown, Elsa Shamash, Richard Stevens, Rosalind Dodd, Elaine Paradise, Gillian Jordan, Dorothy and Douglas Barnes, Krishna Dutta, Ruth Newman and Sally Atkinson.
2. **Minutes of the previous AGM held on 9th July 2017** – Copies of the minutes of that meeting were on the website and made available at the meeting. There were no corrections or matters arising and the minutes were **agreed**. (Proposed by Mike Christie and seconded by Melvyn Rees.)
3. **Report from the Chair** – Edmond welcomed everyone to the meeting, including John Bent, London Region Trustee to the Third Age Trust. Edmond started by thanking all the many volunteers who organise and set up monthly meetings, including the audio team, the chairs team, the catering team, the meeters and greeters, and John Hadju who arranges the speakers. He also thanked Mike Christie, the web manager who had overseen the development of a new and much better website. He explained that Mike was stepping down after 6 or so years as a committee member, and thanked him for all his work with Beacon and the website, monthly updates etc. Edmond also thanked Leni Green and her team for the production of TNL, Mary Roche and Jane Cattell for taking on the Summer Programme, Christine Stammers and Kathy Kirakides for ensuring a smooth handover to Mary and Jane, Patricia Issacs and Christine Stammers for running the new members meetings, John Hadju, Sue Teller and Jim Sweeney for arranging Away Days for the last many years, (who were also now retiring), and anyone else who had helped out over the year.

In addition to the work on the new website, the committee's main focus this year had been on how best to manage rising accommodation costs. Roy Seger, our new Treasurer, would be covering that in detail in his report. Edmond explained that the main avenue for communication about that had been through the Group Co-ordinators and he thanked them all for their help, not just in running their groups but also in communicating with their group members and feeding back people's views at the Spring Tea. He said that the majority view that had been fed back to the committee was that people preferred to raise the overall membership fees to cover the increasing

cost of accommodation, rather than reducing membership fees for everyone and asking those using paid accommodation to cover the cost of that.

Edmond said that he had agreed to become chair with the aim of ensuring that NLU3A continued to provide facilities for people to enjoy learning into retirement and be able to join in with a variety of enjoyable activities. He finished by thanking all the committee members (naming each one and their roles) for giving up their time to ensure NLU3A was the success it is. He also said that in addition to Mike retiring, Mary Callaghan was also leaving the committee this year.

Edmond then introduced **John Bent**, London Region Trustee, who wished to say a few words.

4. John explained that, in addition to being London Region Trustee, he was also Treasurer for Barnet U3A. As London Trustee of the Third Age Trust, he was responsible for overseeing U3A start-ups in the region, and the London Region Network and London wide activities. He said that there were currently 43 London U3As, with a total membership of around 24,500. There was only one area (Westminster) that had no U3As and he was currently working with the Westminster Council to try to encourage expansion in that area. As far as the Third Age trust was concerned, they were currently looking to improve communications through new technology. He was also on the Finance committee and one of his roles was to visit U3As to advise and assist on dealing with financial matters. He finished by saying U3As relied on their members to make a success of their U3A and it was important therefore, for all members to be willing to volunteer to help out to ensure this.

5. Treasurer's report

5.1 2018/19 Accounts

Copies of the income and expenditure account and the balance sheet were available for all those present at the meeting. Roy said that at last year's AGM a small increase in membership fees of £3 had been agreed pending the committee being able to make a full review of the accounts. In presenting the accounts for the year ending April 2019, he explained that, in addition to the deficit of over £6,000 in 2019, NLU3A had made a further deficit of £3,200 during this year. Membership income increased by £3000 (broadly in line with the subscription increase) whilst a small deficit of £300 on group activities with costs and income compares to a surplus of £1600 in the previous year. These activities are intended to break-even but some year on year variation can be expected and these fall within normal parameters. Other income is broadly unchanged and the overall increase in income of £2000 is the result. He went on to explain other facets of the accounts and asked if there were any questions.

Keith Richards asked why the accounts did not show the huge increase in rents mentioned at the Group Co-ordinators meeting. Roy said that, since 2015 actual rents had increased from £11,800 to £26,000 and that this was eating into our reserves. Keith then asked how near we were to a danger point. John Bent interceded to explain that The Third Age Trust recommended U3As maintained a reserve of 4 months expenditure. Roy said that in NLU3A terms this would amount to approx £13,000. Cash at bank had fallen to £16,000 in May and his concern was that not making a significant increase in membership fees this year would result in a much more difficult situation in 2020. He added that it was his intention from next year, to produce accounts on a receipts and payments basis, essentially cash in, cash out, as that avoids the complications of accruals and prepayments and should therefore be easier

for everyone to understand. Accounts in this format for small charities are approved by the charities commission.

Ann then said that, as the discussion was moving on to membership fees increases, she proposed that a vote be taken now on whether to accept the Accounts. This was proposed by Leon Levy and seconded by Gerald Kushner and **accepted** by majority vote.

5.2 Election of Accounts Examiner

Roy next explained about the sad death of Muriel Temkin, who had acted as Accounts Examiner for the last several years. Another member, Brian Solomons had volunteered to act as Accounts Examiner and had approved the Accounts. Roy asked for retrospective election of Brian and for him to take on this role in future years. This was proposed by Leon Levy and seconded by Gerald Kushner and **accepted** by majority vote.

5.3 Proposal to increase membership fees

Roy explained that the proposed increase to £50 would be supported by better controls of accommodation bookings and costs, including changing venues if cheaper ones could be found, stopping free accommodation provision if group numbers dropped below 10 on a regular basis, holding meetings less frequently, etc. Provided there was no significant loss of members the £50 should enable NLU3A to recover financial stability by the end of the current financial year. If it did become necessary to withdraw or limit funding to some groups, there was nothing to stop the group members paying for that themselves if they wished and were able to do so. He said the overall aim was to maintain NLU3A on the same basis as currently, with a variety of groups on offer, whilst maintaining financial stability.

Jane Cattell proposed that, for fairness, the increase to £50 should apply to everyone, with no discount for couples or people who only attend one group. (NB: The discount was created in the days when there were significant postage savings in sending only one copy of everything to couples. It was confirmed that there is no discount for NLU3A members who only attend one group, but there is a discount for Associate Members who are already paid up members of another U3A and wish to attend just one NLU3A group. There is a second category of Associate Membership for those who want to attend more than one NLU3A group)

Ruth Mendik said that £50 (an increase of £11) was a lot in one go and could lead to loss of members, she asked if it could be arranged that people could pay in two instalments.

Gerald Kushner congratulated Roy on getting to grips with the financial situation but suggested that based on his calculations an increase to £45 might suffice. Roy replied that whilst we have reduced the size of the deficit, there was still the need to rebuild the reserves to ensure financial stability and on that basis the committee considered £50 to be a safer option.

Gillian Klein pointed out that London employers had to pay a London Weighting Allowance to ensure people could afford to live in London so NLU3A members had to accept that accommodation costs were much higher in London.

Jim Sweeney said that it was essential that a system be in place for people on pension credit for whom £50 would be too expensive. This was generally agreed.

David Lawson asked if we had tried to negotiate cheaper rents. The answer was yes.

Julia Fidler said she agreed with Jane about a level playing field. She also thought it was important to provide accommodation with access for disabled members but thought £50 per annum was too much for many people.

Roy responded to these comments by saying that it could be possible to collect the fees in two tranches and the committee would look into that. He added that we already offer adjustments to those on pension credit but would make that better known.

Although rising membership does bring in more funds, it can also result in the need for more accommodation for groups which can be greater than the additional subscriptions. He agreed that now that many items were not posted out a flat fee for everyone seemed appropriate.

A number of people spoke in support of an increase to £50 and Frank Kelsall said he would prefer to pay it all up front not by instalments. Dee Kushlick Williams said there ought to be some principles on which accommodation costs are based such as cost per group member. Leon Levy pointed out that there were so many variables and unknowns that it was difficult to negotiate lower rents, and he supported the proposed increase.

Someone pointed out that not all group members were paid up NLU3A members. Edmond replied that this was the responsibility of Group Co-ordinators and they would be encouraged to make the appropriate checks as part of their entitlement to accommodation.

At this point Ann drew the discussion to a close and asked for a vote. The motion to increase membership fees across the board for all, with allowances for those on pension credit, was formally proposed by Leon Levy and seconded by Melvyn Rees. A vote was taken and **agreed** by the majority.

For:	103
Against:	10
Abstained:	5

6. **Committee elections 2019/20**

Ann said that **Edmond Cohen** was up for re-election this year and two co-opted members were up for election as full members. Edmond was nominated by Michael Johns, who briefly outlined Edmond's history and commended his re-election and seconded by Ann Dugdale. Apart from five abstentions, Edmond was re-elected by unanimous vote.

Michael Johns was nominated for election by Edmond Cohen, who outlined Michael's background and suitability for the role he had taken as Business Secretary and seconded by Martin Goldman. Michael was elected by unanimous vote.

Martin Goldman was nominated by Mike Christie who described Martin's background and suitability for the role he had agreed to take on assisting with IT matters and seconded by Michael Johns. Martin was elected by unanimous vote.

7. **Any other business**

A motion put by Leni Green had been distributed with the AGM papers. Her proposal was that The Northern Line (TNL) magazine be printed and posted three times a year to those members who elected to pay £6 in addition to their annual subscription. Leni explained her reasons for this. Upon publication an email notification, with an access link to our website, is sent to every member who has an email address (which is the majority of members). Members without an email address receive a print copy. Leni said

that, in her view, many people would prefer to read a printed copy, whether or not they have an email address. The motion provides every member with the opportunity to receive a printed copy by post if they pay a nominal charge to cover the cost of printing and postage and NLU3A would not incur any additional cost.

There followed considerable discussion about the costs of this proposal and the pros and cons of it being organised by Leni's team vs the cost of contracting the whole process out to a mailing company. The latter was estimated by Judith Abbs to be 68p per copy for 800 copies, although it was likely that less than that would be required, as many preferred to read it on-line, or, as was pointed out by Frank Fisher, run off their own copy. Several people thought that having hard copies available to show friends, etc, acted as a good advertisement for NLU3A. There were also suggestions that it could be produced as an A5 format rather than A4 (to reduce postage costs) and a less glossy version (to save printing costs) and/or be kept a little shorter. There were also some concerns expressed about the environmental impact of increasing the print run. Keith Richards said that TNL was the best U3A magazine he had ever seen and, to draw the discussion to a close, proposed the motion, which was seconded by Judith Abbs. The result of the vote was:

In favour:	86
Against:	9
Abstained:	23

The committee **agreed** to include the question in this year's membership renewal form to assess how many wanted to take up this option.

8. Open Forum

Due to the extent of foregoing discussions there was little time for a question and answer Open Forum but Ann asked for questions which the committee would consider and respond to as and when they were able.

- a) Barbra Shepstone asked if it was possible to email the previous AGM minutes and Treasurer's report to members prior to next years AGM. (Note, the minutes are made available to everyone on the website soon after the AGM.)
- b) Someone asked what the total cost was of producing the IGB. Roy said that was recorded but he did not have the figure for last year to hand.
- c) Frank Fisher expressed concern about the two meetings that had been held with group Co-ordinators about policy issues. He felt this was another unnecessary layer of bureaucracy and that if decisions were required, then an EGM should be called so anyone interested could contribute.
- d) Helena Green responded to Frank's concern by saying that all Group Co-ordinators were consulted and they in turn consulted with their group members so the feedback they provided to the committee at the two meetings were representative of the whole membership.
- e) Anne Bracken said she wanted to thank the committee for all their hard work over the last, often difficult year and that she considered they had done a good job.
- f) Henrietta Cohen said she had found the Group Co-ordinators responses to the two consultations over the last year extremely helpful and she pointed out that it would be impossible to host a larger gathering on such matters. She extended the committee's thanks to all the Group Co-ordinators for their help and input.

Edmond declared the meeting closed at 12.05.