

# Blackwater U3A newsletter March 2011

# AGM 2011



[www.blackwateru3a.co.uk](http://www.blackwateru3a.co.uk)

Reg. Charity No. 1113334

## From the Chair

I thought you might be interested in details of the membership changes we have had in the 18 months since September 2009. Our current membership at 11<sup>th</sup> February 2011 is 204 members at 162 addresses with 44 on the waiting list on that date.

78 new members joined between September 2009 and February 2011.

In 2009, 16 joined in the last 3 months

In 2010, 53 joined.

So far in 2011, 9 have joined, making 62 new members since January 1st 2010.

During the same period, 41 members have left.

7 lapsed with no contact and no replies.

22 resigned without giving a specific reason.

3 resigned because they were moving out of the area.

5 resigned due to ill health, though there could be more.

4 died, 3 in 2010, 1 in 2011.

It's also interesting that the total number of members at any one point has been variable. I have gathered these figures from the U3A lists from the Treasurer and from quoted figures in the minutes. The most accurate figures are those at the start of the membership year when it is possible to check who has paid up - that is April 2010 and February 2011.

February 2010      List 238, this may contain some of those who had resigned

April 2010          List 202 after renewed subscriptions

October 2010      220 from minutes

January 2011      211 before final editing out of lapsed and resigned members

February 2011     204 current list of paid-up members.

### Waiting list

Of those on the waiting list who were contacted to join, 13 did not reply or did not want to join when asked.

### Members' activities

In October 2010, there were 16 people who had no record of attendance at anything. Three have lapsed and 3 have resigned. One only has contact with Maldon U3A and is never seen. 9 are surprisingly still paid-up members till 2012.

### Conclusions

The total membership has not changed much over the last year, but did leap up at the end of 2009 and early 2010. This year we have seen an increasing number of people at the Wednesday monthly meetings and an increase in numbers at interest groups, so we have a keener membership and many of those who did not use the U3A so much have left. *Dennis Eraut*

## Agenda for the AGM

The Seventh Annual General Meeting of Blackwater U3A will be held on **Wednesday 2<sup>nd</sup> March 2011 at 3.00 pm at West Maldon Community Centre for the purpose of transacting the following business:**

- To receive apologies for absence
- To receive and approve of the minutes of the Sixth Annual General Meeting held on Wednesday 7<sup>th</sup> April 2010
- To receive and approve the annual report for the year ended 31<sup>st</sup> December 2010
- To receive the Chairman's report
- To receive Treasurer's report and approve the examined accounts for the year ended 31<sup>st</sup> December 2010
- To appoint an examiner for the accounts of the year ending 31<sup>st</sup> December 2011
- To elect Chairman, Vice-Chairmen, Treasurer and Secretary
- To elect four committee members
- To vote on future arrangements for start time and refreshments
- To consider Any Other Business previously notified to the Secretary

The Eighth Annual General Meeting will be on Wednesday 7<sup>th</sup> March 2012

**Notes:** Eligibility for office and to vote

All paid up members for the year 2011 are eligible to stand for Committee and to attend and vote.

### April newsletter deadline

Deadline for the April newsletter is Friday 25th March. Contributions to [ian@ianlinton.demon.co.uk](mailto:ian@ianlinton.demon.co.uk) 51 Washington Road, Maldon, CM9 6BN

## Blackwater University of the Third Age

### Annual Report for the year ended 31<sup>st</sup> December 2010

The Charity name is The Blackwater U3A

Registered Charity No 1113334

Chairman: Mr Dennis Eraut

Treasurer: Mr Adrian Stockton

Secretary Mrs Dawn Mundy

**Constitution adopted 2<sup>nd</sup> December 2004 amended on 1<sup>st</sup> April 2009 and 7th April 2010.**

#### The Objects of the U3A are:

- (1) To advance the education of the public and in particular the education of older people no longer in full time gainful employment in Maldon and its surrounding locality.
- (2) The provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

**Bankers:** National Westminster Bank, Maldon

**Examiner of accounts:** Mr Kenneth Hill-Cottingham

#### Trustees at the time of signing Report:

The Management Committee:

Dennis Eraut	Chairman
Alan Chapman	Vice Chair
Adrian Stockton	Treasurer
Dawn Mundy	Secretary
Val Wilson	Minutes Secretary & Charity Commission
Jennifer Fowler	Membership Secretary
Sheila Rowsell	Committee member
Barbara Brand	Committee member
Dorreen Linton	Interest Group Coordinator

#### Other Trustees

Appointment of additional Trustees: Two persons can be co-opted to the Executive Committee. The two members appointed were Mrs Sheila Wallis and Mr John Wallace.

A summary of the main activities and achievements of the charity during the year in relation to the Charity's objects can be found in the Chairman's Report. Financial year January - December 2010, Total Income £5,639.60, Total Expenditure £5,615.28.

## **Minutes of the 6<sup>th</sup> Annual General Meeting of Blackwater U3A held at West Maldon Community Centre 7<sup>th</sup> April 2010**

Dorreen Linton, Chair, welcomed the members to the meeting.

**Apologies for absence received from:** Val & Roger Wilson, Ken & Di Johnson, Sheila & George Wallis, John & Brenda Wallace, Charles and Molly Middleton.

**Minutes of 5th AGM Wednesday 1<sup>st</sup> April 2009:** Were accepted by the meeting as an accurate record.

Proposed: Alan Chapman Seconded: Dennis Eraut

Received and approved by a show of hands.

**Annual Report for the Year ended 31<sup>st</sup> December 2009:** Received and approved.

Proposed: Alan Chapman Seconded: Steph Eraut

Received and approved by a show of hands.

**Chairman's Report:** see page 7.

**Treasurer's report:** see page 9.

**Accounts for Year ended 31<sup>st</sup> December 2009:** Received and approved.

Proposed: John Mundy Seconded: Alan Chapman

Received and approved by a show of hands.

**Appointment of accounts examiner, Ken Hill-Cottingham, for the Year ending 31<sup>st</sup> December 2010:**

Proposed: Adrian Stockton Seconded: Mani Koenig-Roach

Received and approved by a show of hands.

**Approval of changes to the constitution:**

**139(i)** '...the first Wednesday in March in each year....'

**59(iv)** '...if annual membership or other fees are unpaid by 30th April each year....'

**69(ii)(b)** '...not less than 1 not more than 5 members elected at the AGM....'

Proposed: Dorreen Linton Seconded: John Mundy

Received and approved by a show of hands.

**Approval of an increase in subscriptions to £20.00 to be paid by members for the year 2011/2012:** Discussion took place around the need to increase the annual subscription in April 2011 from the present sum of £17.00 to the proposed £20.00. The Treasurer, Adrian Stockton, pointed out that as the membership was previously informed, the accounts show a deficit between the amount of membership funds received and the amount of outgoings needed to meet the running costs of the Blackwater U3A group.

From the floor the query was raised 'Could the Gift-Aid monies be used to help meet the group's outgoings?' At present the income from the annual gift aid income is generated by approximately 60/200 members and therefore would not cover the shortfall in subscriptions. The membership was informed that the Committee are working towards building a contingency fund on the advice of the National U3A and any Gift-Aid monies will contribute to that fund. (approximately £2,000 is required for this purpose) In addition, it was announced that at the present time there are no monies available for equipment replacement.

Proposed: Alan Chapman Seconded: Dorreen Linton

Received and approved by a show of hands.

**Election of Officers and Committee:**

**Chair:** Dennis Eraut Proposed Alan Chapman, seconded Barbara Brand  
Received and approved by a show of hands.

**Vice-chair:** Alan Chapman Proposed Jennifer Fowler, seconded Dorreen Linton  
Received and approved by a show of hands.

**Treasurer:** Adrian Stockton Proposed John Mundy, seconded Mani Koenig-Roach  
Received and approved by a show of hands.

**Secretary:** Dawn Mundy Proposed Mani Koenig-Roach, seconded Barbara Brand  
Received and approved by a show of hands.

**Committee:**

**5 positions available with 1 nomination received for each position:**

Dorreen Linton	Proposed Barbara Brand, seconded Sheila Rowsell
Sheila Rowsell	Proposed Sheila Wallis, seconded Sheila Harris
Val Wilson	Proposed Dorreen Linton, seconded Jennifer Fowler
Jennifer Fowler	Proposed Barbara Brand, seconded Sheila Rowsell
Barbara Brand	Proposed Dorreen Linton, seconded Peter Leggett

The committee was proposed by Steph Eraut, seconded Linda Lister

Received and approved by a show of hands.

**AOB:**

From the floor concern was raised about the charge of 50p made for a cup of tea/coffee and biscuit at the monthly meeting. The member considered this charge to be exorbitant. The members present were asked to raise a hand to indicate if he/she did not want to pay the 50p charge. The majority of those present supported the charge of 50p for a cup of tea/coffee and biscuit. The Committee confirmed that any profit from these charges was paid into the BU3A funds.

**Time and Date of next AGM:** 1.30pm 2<sup>nd</sup> March 2011.

### Chairman's report— AGM April 2010

I first joined Blackwater U3A in October 2005 when there were 12 interest groups and 60 members. We now have 200 and 27 interest groups and 6 shared with Maldon. When I was first asked to consider being Chairman, I did wonder why Roger Smith had only completed one year and Ken although already Vice-Chairman didn't want to move up to become Chairman. Had I missed something! No-one else seemed willing to come forward so I agreed to have a go. I am pleased to have represent Blackwater U3A at various external events and have enjoyed the support, enthusiasm and friendship of the members. I would like to thank all the committee members who have given many hours behind the scenes for the benefit of the group.

Alan has been organising the monthly meeting speakers. There has been a wide variety – some interesting and popular and some controversial speakers. It is a difficult job trying to please everyone. I think the problem with the mike has finally been solved. If any members have suggestions for future speakers please let the front desk know.

Jennifer who has had a difficult year health-wise has been doing the dual jobs of secretary and membership secretary for our growing group. We now expect our numbers to stay at around 200 having increased by 30 this current year. This has been possible as we now hire 3 rooms and the main hall is used for seating only – usually only half our membership comes to the monthly meetings.

Adrian, our Treasurer, has streamlined the accounts system and has enhanced the financial recording for the interest groups as well as for our main bank account. It's clearly important for all coordinators to keep their own accurate financial records, remembering that Adrian only sees the monies that pass through our bank accounts. He has spent many hours working on the interest groups' accounts which have developed considerably over the last year. Thanks must not only go to him but to Doreen, his wife for her patience in allowing him to do the job.

Other committee members have played their part:

**Barbara Brand** has been arranging social events with average attendance of 25 and there is a variety of events planned for the rest of the year.

**Charlie** represented us at the Association of Essex U3A's Meeting with his wood turning display and has also helped with the monthly meeting preparation.

**Dawn** has represented Blackwater at the first East of England Forum and her analysis of the 'Time to learn' document was most helpful to the committee.

**Dennis** has been organising the monthly meeting room plan which as everyone can appreciate is quite a challenge with all the signing up sheets requiring table space.

**Ken** has been dealing with the Charity Commission and has produced a master document which can be updated annually.

**Sheila** has been organising the refreshment rota for monthly meetings. Our interest groups are now responsible for arranging these on a rota basis.

**Valerie** has been the Minutes Secretary with some long sessions to record. The committee used to meet 3 or 4 times a year – now we meet monthly and there always is a full agenda to discuss. I think Ian must have often wondered how many extra were staying for dinner due to the length of the meetings.

So, thanks must also go to our coordinators who produce such interesting educational and social programmes for their interest groups – It's a busy job keeping a group running smoothly and successfully. They also organised displays and demonstrations at our 'This is your U3A' afternoons. The size of an interest group can vary from 4 or 5 to over 60 members in our Theatre group.

Recently **Roger Smith** gave a training course, to some members, on the use of our projector, camera and laptop so that the equipment can be used by more groups. A number of members attended First Aid courses arranged by **Dennis**. It is the committee's recommendation that all coordinators or someone regularly attending the interest group meeting should have First Aid knowledge. We published The Group Activity Booklet and this year we have asked coordinators to write an end of year report for their group – these are on the noticeboards and will be kept for posterity with the rest of our records.

Our monthly newsletters and the website. Thanks must go to everyone who contributes to these and to Ian for editing. There are now about 60 members going online to receive the newsletter and the website can accommodate far more information about the interest groups: it has many pictures and reports of our activities and we hope to develop it further to support all manner of Blackwater matters. We will still have our traditional paper newsletter for those members who prefer this format.

We have also continued to share our activities with other local U3As and the local community, as well as being members of the Association of Essex and the East of England Regional Group.

Both our Craft and Patchwork Groups have produced blankets to give to children in need. I would like to thank the many volunteers for refreshments, car drivers, writers for the newsletter, the meet and greeters and of course all our members because without all of you we would not have Blackwater U3A.

**Ken and Charlie** are retiring from the committee and I would like to thank them for their many constructive comments and their experience they brought to every committee meeting. They will be missed.

Finally I would like to say thank you to my Ian – without him supporting me, it really would have been an impossible task. I am sure, with a new Chairman at the helm, Blackwater U3A will have a secure future.

*Dorreen Linton*

### **Treasurer's report— AGM April 2010**

It's been an interesting first year for me as Treasurer. I never appreciated (nor was told!) the volume of transactions to be handled – last financial year 870 of your cheques were banked on 154 bank pay-in forms, and 177 cheques written to meet our suppliers' charges. Already this year over 450 cheques have already been banked on 91 slips. Fortunately Anita left a good set of spreadsheets and a filing system which I have adapted over the year to meet each new situation that arose.

Yes, there was an awful lot to learn in a short time. Cash and cheques do seem to flood in especially at our Wednesday meetings. In fact at whatever event I go to, I seem to come away with a further pile of paperwork. I know it can be quite a job for coordinators to keep track of all their different pots of money. My solution has been to produce a set of standard forms and a booklet of *Notes for Coordinators* (based on Anita's ideas). Can I remind you all to check your cheques for dates and signatures, and remind coordinators to record cash and cheques clearly on the forms provided? I do prefer cheques to cash – after all they do document where the money is from and what it's for – cash is just so anonymous. Cheques help ensure there is an 'Audit Trail' so that anyone inspecting the books – can be happy with the sums.

I must give a big thank you to both Dor(r)eens. Firstly, to our retiring chairman who has made me feel so welcome in the world of U3A administration, and the other, my dear wife who has put up with my head being stuck in the computer from dawn to dusk ..... Now on to the main business to report.

#### **Gift-Aid**

This is the first year that we have tried to reclaim Gift-Aid from our dear Chancellor. Thank you to all 61 members who completed and returned their mandates in time - I have hopes of getting over £800 of your tax back into our funds. Remember each signed mandate from a UK taxpayer is this year worth £4.25 to us. AND it's not too late to fill in a form – I hope to make another tidying-up claim later this year. With the current number of mandates we could in future receive about £300 per annum back from HMRC.

#### **Our finances**

The annual statement for the financial year January to December 2009 was in the same format as used last year. Next year I hope that we can publish the accounts in a newsletter in advance of the AGM. The statement shows income and expenditure for our two bank accounts.

The *No. 1 Account* is the current account used for the administration of our U3A - it is used for subscription income; it funds the Wednesday meetings, hall-hire, speakers, the newsletter, insurances, capitation, etc. We have to report this account's figures to the Charity Commission. The bottom line for the year shows an overspend of £102 (even after a subsidy of £332 from the *No. 2 Account*).

The *No. 2 Account* is used to hold monies collected by interest groups to meet their expenses. There was an apparent *profit* over the year of £1180.53, although this figure includes some money collected in advance of committed expenditure in 2010. Some actual *profit* comes from the success of Alan, Sheila, and others in filling coaches to capacity. In this financial year I have been able to transfer £450 to the *No. 1 Account* – with the full approval of the coordinators concerned.

The accounts show that coordinators reported a sum of £69.03 as being held in cash. It's possible that a larger amount was (and still is) being held unreported in coordinators' tea-pots. So I should remind you all that our rules say: *No more than £50 cash should be retained by an event/group organiser, and also that U3A monies should not be held in personal bank accounts.*

It is good practice recommended by the Charity Commission to meet expenses through our bank account, not directly from cash income.

Following the co-opting of Dawn Mundy onto the committee, it was felt inappropriate to use the services of her husband John to examine our accounts. So the accounts before you were examined by Mr Ken Hill-Cottingham, a former accountant with Strutt and Parker.

#### **Contingency funds**

The Charity Commission recommends that we should hold contingency funds to the value of 6-12 months expenditure - £1,800-£2,000 would be the minimum to meet this rule. – The only contingency we currently hold is the variable profit in the *No 2 Account*. I have proposed to the committee that we seek to accumulate £2,000 over the next three years.

#### **Equipment replacement**

The committee has also been concerned that we have no provision for the replacement of our IT equipment. We have been discussing how to achieve a sum to meet this need. I have proposed that we price replacement equipment at (say) £3000, and that we should set aside a minimum of 25% of that sum per year.

#### **Subscriptions**

On subscriptions my message remains the one I made in the November 2009 Newsletter: *Our subscription income is less than our day to day expenses.* Calculations based on the accounts before you show that outgoings were £20.30 per member, but we each paid a subscription of £17.00. Even with the benefit of the (hoped-for) £800+ Gift-Aid refund, and taking as much *profit* as possible from the *No 2 account*, an increase of subscription to £20 would seem to be a necessary and prudent step to take. Of course the amount of subscriptions can be changed from one year to another according to the amount of future income needed to cover predicted costs.

### **Changes to our Constitution**

As the thinking behind my proposed changes appeared in the February 2010 newsletter, I won't go into details, but the key points were:

- It's a problem collecting subscriptions over the Christmas period.
- The Subscription income does not cover our running costs - the main account being subsidised from profits from groups' activities.
- We have no formal contingency fund or provision for equipment replacement.
- The annual budget has to be set before 1st Jan each year, but the AGM needed to approve the previous year's accounts comes four months later. If the subscription rates need to be changed at the April AGM, the new rate can't apply until the Membership Year commences in following January. So currently it takes more than twelve months to respond to any shortfall in subscription income identified in an annual budget.

### **A solution**

- Leave the Financial Year unchanged as 1st January to 31st December.
- Have the AGM two months after end of the Financial Year, so the Treasurer can report on the approved accounts whilst we all remember what happened.
- Set the Membership Year to start two months after the AGM
- Increase subscriptions so that they cover all regular operating costs.

### **Proposed Constitutional changes (To be agreed in tandem)**

Have AGM on the 1st Wednesday in March:

*Change Section 13, Para (i): There shall be an Annual General meeting of the U3A which shall be held in the month of MARCH in each year.....*

Membership Year as 1st May to 30th April.

*Change Section 5, Para (iv): ... The Committee may and for good reason terminate the membership of any individual or member organisation if annual membership or other fees are unpaid by 30th APRIL each year, ...*

Agree the Proposed Subscription change:-

The subscription shall be £20pa per member.

*The annual subscription shall be £20 person per membership year.*

*(New members will pay one twelfth for each full or part month remaining in the financial year. Members who miss the 30th April deadline may have to wait for the waiting list to be cleared before rejoining.)*

**Note:** Changing the Membership Year would make the current one 16 months long extending to 30th April 2011. But we have only collected subs up to 31st Dec of this year. I propose we collect £6.70 (4 months at £20pa rate) at end of December 2010 (*one last Christmas collection*), and then £20 on 1st May 2011. Full payment of £26.70 in December would be quite acceptable! *Adrian Stockton*