

**BISHOPS CLEEVE U3A
MINUTES OF THE 13th ANNUAL GENERAL MEETING
HELD VIA ZOOM
ON 16th NOVEMBER 2020**

(This year's AGM was planned by the committee using the Charity Commission's Guidelines for a virtual Zoom meeting. It was decided that voting could take place using the 'Poll' facility on Zoom, and by a postal vote for those without internet access.)

The Chairman, Alan Hazell, welcomed everyone present to this, the 13th AGM, and said he was pleased to see so many members had attended via Zoom (estimated subsequently at 75 screens). Additionally 37 individuals had voted prior to the meeting, giving a total of 112). As a quorum (79 members in this case) was required for the meeting to have validity, he was pleased to announce that this figure had been reached.

He mentioned that the Zoom practice session had been successful, and in some cases had introduced individuals to the system. Alan & others had been on a Zoom tutorial, and pointed to some of the other extra options that could be used, e.g. the Chat facility where specific questions could be raised during the meeting. He explained how the online voting would work.

For this meeting, Jenny Mackelworth was the host, with Lloyd Silverthorne and Philip Watson acting as co-hosts.

1) Apologies

Apologies for absence were received from:

Brian & Frances Boey, Lynn & Neville Jackson, Marguerite Habgood, Ida Austin, Ann Lewis, Valerie Hayward, Marjorie Davis, Moyra Purnell, Jean Tipper, Jane Roberts, A.Hedison, Don Adams, Clive Boyd, Helen Purdon, Tom & Marjorie Forsyth, Brian Frodsham, Cynthia Lewis, Pamela Howell, Andrea Martin, Jean Herrick, Marjorie Currier, John & Rita Holland, June Hall, Brenda Wilson, Valerie Boxwell, Fiona Lawro, Patricia Halls, Eileen Harwood, Hilary Wright, Ann King, Michele Etchells

2) Approval of Minutes of the last AGM held on 18 November 2019

Online voting took place with the poll result showing 86% in favour, with 14% abstaining, and the 2019 Minutes were therefore approved,

3) Matters Arising from these Minutes

None had been raised prior to the meeting. Lloyd would address two financial queries mentioned online under his Treasurer's Report.

4) Chairman's Report (Alan Hazell)

This had been available on the website prior to the meeting, but is given below for future reference. Additionally, Alan re-iterated the fact that virtual Open Meetings would be held in January and February, and details sent out to members as soon as possible.

Introduction

I'm aware that, unusually, you will be reading this yourselves rather than listening to me speaking to you. That is my excuse for not dotting this report with witty remarks, or a slightly raised eyebrow indicating irony etc – my apologies. You may, if you wish, imagine them or insert your own!

Pre Covid

My first year as Chairman has been an interesting – if fairly quiet – one. Following last year's AGM, we held two very well attended open meetings in December & January. Also in January, we held our Annual Lunch in Charlton Kings – this was attended by some 84 members. Ironically, in the light of the forthcoming pandemic, I felt that the atmosphere at the lunch was particularly relaxed and friendly (a calm before the storm, so to speak), as well as providing a rare opportunity for some to participate in a more formal setting together. Thanks again to Committee members Ann Lewis & Val Hayward for taking this on and for helping to make it such a success. All agreed that this would be a very good venue for January 2021.....hmmmmmm. In anticipation of the Bishop's Cleeve Street Fair & the Woodmancote May Day celebrations, this U3A purchased a gazebo and on 29 February, despite being indoors in the Tithe Barn, we used it for the first time when taking part in Bishop's Cleeve Parish Council's Awareness Day. Our thanks to those who helped on that day and to those who came to say hello! Sadly, of course, the later outdoor events were cancelled because of the national lockdown, but the gazebo is ready for Acton if required.

Interest Groups

Until that point, the 50 or so interest groups within our U3A had again been developing apace. When the pandemic and lockdown occurred, it had an enormous impact on everything including, of course, the U3A movement both locally and nationally, with group actives perhaps suffering the most upheaval. This has resulted in a lack of both social contact and personal learning possibilities for so many members. Some groups have since begun holding virtual (and even actual!) meetings, but those members using neither internet nor emails remain marginalised (though receiving communications from us by mail). Particularly noteworthy is the History Groups' Newsletter, its 12th edition published last month – congratulations! As Groups Coordinator, Viv Paxford had the task of passing on advice & information about various group actives and - inevitably - restrictions, advising them to consider any health issues and to read required risk assessments from various sources. Although social distancing has needed to be observed, the rewards of being able to meet friends again have nevertheless proved extremely beneficial - an important aspect of being a U3A member. And as if Viv Paxford wasn't busy enough, she also set up our own Facebook page as a means of encouraging communication between members locally. If you're already a Facebook user, may I encourage you to join that private group?

The Clarion

The Clarion has proved to be even more invaluable this year in keeping members in touch with what's going on within our U3A & within Bishop's Cleeve and Woodmancote. Arguably, it should have proved a baptism of fire for its editor, Marguerite Habgood, who took on the role at our last AGM, but the results show that she has been more than up to the job! In thanking her, I must also mention yet another Committee member, Philip Watson, who has been printing off copies of the Clarion for distribution to those not using email communication or any internet facility, plus copies of all correspondence which these members would not otherwise have received. Philip has also sought to ensure that Beacon communications have continued to flow, an increasingly important medium during this pandemic, of course.

Cleeve in Bloom

Last year, the Bishop's Cleeve Parish Council decided to launch its Cleeve in Bloom initiative. You may not be aware that one of the large flower boxes in Bishop's Cleeve (outside the fish & chip shop) has been adopted by our U3A's gardening group – these

beautiful and colourful blooms have helped us through the ensuing months. Celia Sutton and Sally Ferrers went one step further and opened their gardens in early June on a 'by appointment' basis. The weather was perfect and the plants at their best. With already opened gates, social distancing was observed and a rewarding time was had by those who visited.

New Members

At the time of last year's AGM, we had 419 members in our U3A. Since then, we have acquired 18 new members, but have also lost a number, & currently our membership stands at 398. Unsurprisingly, just one new member has joined since the end of February this year. It had been decided to greet new members to our U3A by means of small gatherings for a drink & conversation in my home and we achieved two such very enjoyable occasions, with other Committee members also present to say hullo to our invitees. Again, the pandemic put an end to these, so I must apologise to those who've joined since then that you've not had the warm welcome you might have expected. We'll try to make up for that in the future!

Open Meetings

A particular feature of our U3A has been the vibrant atmosphere of our monthly Open Meetings, which could be seen as the heart of our actives. Unfortunately, I only had the pleasure and privilege of hosting three such meetings before the pandemic struck. Ever hopeful of a reasonably speedy end to the Covid crisis, the committee chose to wait until after the AGM before looking to other ways of holding such meetings. However, we now plan, in January and February to hold virtual Open Meetings on our regular third Monday of the month, with speakers whom we can question immediately after their input. More detail on this will follow, as ever supplied by our wonderfully efficient, knowledgeable & indefatigable Speaker Secretary, Joan Hall.

The Web

It would be remiss of me not to mention specifically our Webmaster (& I use the capital letter deliberately) Jenny Mackelworth who, although not a Committee member of the BC U3A, has nevertheless attended what Committee meetings she could and since March, has ably hosted the monthly Committee meetings on Zoom. Jenny has also led on preparations for our AGM and is acting as host on that occasion also.

Finance

You may think by this point in my report, that I've forgotten to mention our Treasurer. Lloyd Silverthorne, but we are told the best wine is (sometimes!) served last. This unusual year has not meant a moratorium on financial issues, and as you will see from his separate report, there have been a number of important changes and issues which have needed to be addressed during the past year. Thank you, Lloyd for your knowledge, application and support.

Conclusion

My thanks to Sally Ferrers & Stella Caney for keeping the wheels turning & for successfully producing minutes from all these Zoom meetings! If I were addressing you in person, I would end by offering a string rallying cry to send you back out into the community to contribute to making it a safer, happier, healthier and knowledge-filled place for all. Nevertheless, I hope you recognise that we can indeed all play our part in that to a greater or lesser extent. It would seem that we'll have to get through the coming winter before we can all meet together again, but we will. If you can get to a group, whether virtually or in reality, please do. And don't neglect other forms of communicationAs they say – "we must keep in touch"!

5) Treasurer's report/Adoption of Accounts for the year ended 31 August 2020 (Accounts shown at the end of these Minutes) (Lloyd Silverthorne)

This had been available on the website prior to the meeting, but is given below for future reference. At the meeting, Lloyd re-iterated that subscriptions for 2021 would be half those for 2020, viz. £10.00 per individual, £8.00 per individual for joint membership, and £6.00 for associate members. Payment of subs for membership starting 1st December could take place via the Renewals tab on the website.

Online voting then took place, where the Accounts were approved by 95%, with 5% abstaining.

Annual Accounts

Our financial year ended on 31st August, and our annual accounts go up to this date.

When looking at these accounts, there are perhaps a few categories for which you might like further explanation.

Last year's (2018-2019) accounts show a zero sum for the *Third Age Matters* (TAM). This is because the invoice from TAM arrived too late for that year and was 'pushed over' into the 2019-2020 financial year.

'*Key deposits*' refers to deposits paid to Woodmancote Village Hall for keys. Last year this category also included key deposits for the Tithe Barn, but they have since returned our deposits as we no longer use that venue on a regular basis. Hence the lower sum.

'*Entertainment costs*' are for the refreshments which were served at the New Members meetings.

The *Events and One Off Trips* refer to the annual lunch and the Science and Technology trip to Wychwood Brewery. The £60 difference between the Receipts and Payments is due to the fact that the receipts and payments for the brewery trip crossed the financial year boundary.

The *Miscellaneous* expenses were mainly to provide 'freebees' to go on our stand at the Village Show event in the Tithe Barn in February.

The '*Equipment Costs*' were for the purchase of display material for last year's showcase day, the production of our display blind, our U3A display sashes and a gazebo. The gazebo was intended for use at the Bishops Cleeve Street Fair and other outdoor events, all of which were then cancelled. However, the gazebo is a long-term investment and will be a useful asset in future.

Due to Covid-19, there has been no physical Third Age Trust Conference, so we have not needed to send a representative. The Cotswold Link event took place before the Covid-19 lockdown, and we did attend that.

Lost to Covid-19 – Subscription reduction for 2021

Membership subscriptions run from 1st December. However, much of 2020 from March onwards was 'lost' to Covid-19 – groups could not meet, and activities could not readily happen – so the committee had agreed that for 2021, annual subscriptions for existing members should reflect this loss. It was therefore being proposed that the Individual subscription for 2021 would be £10, the Joint subscription would be £8 each (i.e. £16 for a couple at the same address) and the Associate subscription would be £6. We had calculated that we would still be solvent at the end of 2021 in spite of the fact that some of our overheads (the 'capitation' fee to the Third Age Trust and TAM for example) would still need to be paid in full. However, the 'reserve' that we had fortuitously built into our finances

for 'a rainy day', would help see us through, though after a very 'rainy' year, will become somewhat depleted. But we are not insolvent, nor likely to be.

Dual authorisation of on-line payments.

At last year's AGM, it was strongly suggested that online payments made from our U3A account should have dual authorisation. Unfortunately, our bank, NatWest, did not offer this service, so we investigated changing banks to Lloyd's (who do offer this) and setting up with them to do so. This would be a major operation as we would have to start all over again with certifying signatories, proving who we all were, proving we were a charity, changing all the PayPal and HMRC links etc. etc. Only then could we apply for their dual authorisation system. Neither operation would be trivial. There was then a delay whilst we advertised for volunteers to be the second (and third as a back up) authentication people.

In March, Covid-19 intervened, progress stalled, and virtually all financial transactions ceased.

Then, early in July, we were informed by the U3A National Office that NatWest were to run a pilot scheme called Bankline to offer dual authorisation (and some other facilities) for online working. We immediately applied for this, and now that volunteers to authorise payments had come forward, we began the process of approving signatories etc. By the middle of August, we were up and running with the system, although having to 'learn as we went'. As this was a pilot, there were hiccups and delays on both sides, but it now seems to be working satisfactorily.

So besides the treasurer, we have Simon Waller as deputy treasurer, and Alan Bulley as reserve (should one of the others be incapacitated). I would like to thank both of them for their cooperation and patience throughout this period of change!

Replacement Treasurer

Our constitution was amended last year to allow our officers, if they and the committee so wished, and the membership agreed, to serve for five years instead of the then limit of three. My five years is up in 2021, so I will be standing down at the next AGM.

When I began, all payments were made by cheque, and all accounts were kept on spreadsheets. Group leaders were collecting 50p per member per session and passing the bags of coins on to the treasurer for banking. There were many downsides to this – not least the inconvenience to group leaders and the treasurer! This method of collecting subs was haphazard and could not be used as part of our Gift Aid claim from HMRC.

Now, subs are a once a year payment, accounting (and so much more besides) is performed by Beacon, and cheques are almost never issued – all payments and some receipts being done on line. We also instigated on line payments for subs by credit/debit card or PayPal, which then automatically link to Beacon. It is therefore a very different financial landscape that I will be handing on to my successor next year – hopefully a much simpler one too!

6) To approve the appointment of Independent Examiner

The Accounts are examined by an external examiner, and it is hoped that Andy Imrie will carry this out again for us next year. Following an online vote, it was unanimously agreed that Andy Imrie be appointed, 100% being in favour.

7) To elect Officer and Non-Officer Committee members for the year 2020-2021

The following nominations had been received for the ten maximum positions.

Position	Nominee	First elected to Committee
Officers:		
1. Chairman	Alan Hazell	2018
2. Vice-Chairman	Valerie Hayward	2018
3. Business Secretary	Sally Ferrers	2017
4. Treasurer	Lloyd Silverthorne	2016
Non-Officers:-		
5. Membership Secretary	Mary Enderby	2016
6. Groups Co-ordinator	Vivien Paxford	2018
7. Meeter & Greeter	Ann Lewis	2018
8. Beacon Administrator	Philip Watson	2017
9. Clarion Editor	Marguerite Habgood	2019
10 Member	David Trengrove	2019

No further nominations had been received, so approval was sought for the election of Officers and (separately) Non-Officers.

In each case the online poll produced a result of 100% in favour.

Alan mentioned that some individuals would be leaving the committee next year, having served their term.

9. Any Other Business

- 1) Sue Weir expressed thanks on behalf of all the members, to the Committee members for their hard work through a challenging year.
- 2) Marie Brain thanked Alan for his help with starting the Meditation group. There are currently two places available.
- 3) Alan wished to thank Jenny and the two co-hosts for their support for this afternoon, and to everyone for taking the time to log in to the meeting. He also mentioned that there could be the possibility of "break out rooms" following the Zoom Open Meetings, so that members could chat together in smaller groups.

There being no further business, Alan thanked everyone for attending, and declared the Meeting closed at 2.45 pm.

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Alan Hazell

SMC
18/11/20

BISHOPS CLEEVE U3A ,RECEIPTS & PAYMENTS for the YEAR to 31st AUGUST 2020				
CHARITY NUMBER 1162120				
	2019/2020		2018/2019	
	£ p	£ p	£ p	£ p
MAIN ACTIVITIES:-				
RECEIPTS				
Membership Subscriptions	£6,863.51		£7,113.27	
Clarion Postage	£124.00		£148.00	
Gift Aid	£859.63		£663.38	
Monthly Open Meetings	£36.00		£417.50	
Group Activity (50p's)			£95.50	
Hall Hire Received from Groups	£1,469.50		£2,450.80	
Teas			£10.00	
Events	£2,016.00		£3,853.00	
Key Deposit (Folk Band)			£25.00	
Total Income	£11,368.64			£14,776.45
PAYMENTS				
Third Age Trust Affiliation Fee	£1,235.50		£1,207.50	
Third Age Trust Direct Mail (TAM)	£1,485.54			
Third Age Trust Conference			£351.90	
Cotswold Link costs	£64.00		£54.00	
Guest Speakers, Open Meetings	£245.00		£564.00	
Hall Hire, Open Meetings	£196.00		£468.00	
Hall Hire, Groups	£1,404.00		£2,439.60	
Hall Hire, Committee	£160.00		£128.00	
Hall Hire - Other	£148.00		£40.00	
Clarion Printing	£877.01		£1,782.00	
Clarion Postage	£164.03		£111.80	
Printing & Stationery	£343.65		£224.17	
Postage (General)	£197.64		£257.52	
Equipment	£324.25		£0.00	
Copyright Licence & Web Domain	£97.19		£12.00	
Miscellaneous	£48.47		£117.98	
Teas/biscuits etc	£40.00		£44.22	
Subscription refunds	£40.00		£105.00	
Beacon costs	£400.00		£390.00	
PayPal Commission	£101.69		£47.51	
Ind. Examiner's Gift (2018 - 2019)	£16.65		£14.99	
Events & one off trips	£2,076.00		£3,257.00	
Entertainment Costs	£34.50			
Total Payments	£9,699.12			£11,617.19
Net Receipts / (Payments)	£1,669.52			£3,159.26

Opening Funds	£7,130.91			£3,971.65
Closing Funds	£8,800.43			£7,130.91
REPRESENTED BY:-				
Main a/c	£8,688.31			£6,909.05
PayPal a/c	£57.12			£111.86
NVH Refundable Key Deposits	£55.00			£110.00
Net Assets	£8,800.43			£7,130.91
NOTES TO THE ACCOUNTS				
	201			
	9/2020		2018/2019	
	Receipts	Payments	Receipts	Payments
2019-2020 Events & Trips				
Wychwood Brewery	£12.00	£108.00		
Annual Lunch	£1,968.00	£1,968.00		
Sci & Tech surplus	£36.00			
TOTAL	£2,016.00	£2,076.00	£3,853.00	£3,257.00
2019-2020 Equipment	Receipts	Payments		
Expenses for Showcase Day		£17.99		
Paper, stamps, envelopes and ink cartridge		£37.00		
Payment for printing and loan of display blind		£20.00		
Display sashes		£24.36		
Gazebo & Leg weights		£224.90		
TOTAL		£324.25		£169.53
2019 - 2020 Miscellaneous				
Chocolates for Display stand & Phone Calls		£13.36		
Honorarium to reimburse expenses (Linda Coole)		£35.11		
TOTAL		£48.47	£25.00	£117.98
	2019 - 2020		2018-2019	
	Receipts	Payments	Receipts	Payments
2019 - 2020 Group Hall Hires				
Art Appreciation	108.00	£108.00	£189.00	£190.80

Art Painting & Drawing	£260.00	£240.00	£460.00	£420.00
Country Dancing	£130.00	£130.00	£312.00	£312.00
Crafty Crafters	£120.00	£120.00	£240.00	£240.00
Family History	£10.00	£10.00		
Folk Band	£84.50	£20.00	£54.00	£140.00
Gardening 1	£26.00	£26.00	£40.00	£40.00
General History	£102.00	£102.00	£120.00	£108.00
Local History 2	£156.00	£156.00	£234.00	£234.00
Science & Technology	£73.00	£72.00	£136.80	£154.80
Singing for Fun	£100.00	£100.00	£200.00	£200.00
Table Tennis	£300.00	£320.00	£465.00	£400.00
Totals	£1,469.50	£1,404.00	£2,450.80	£2,439.60