Draft Minutes for the Annual General Meeting 14th November 2025

Present: Jim McGough (Chair), Alan Rew (Vice Chair), Margaret Lloyd (Secretary), John Williams (General Trustee) and 102 other members.

Apologies: Graham Friday (Treasurer) and Sue Parker (Communications Coordinator) sent their apologies; they were both dealing with hospitalised family members.

Seven other members sent their apologies in advance by e-mail.

1. **Welcome and Introduction from the Chairman**

   The Chair opened the proceedings at 14:35 by welcoming everyone and confirming that the meeting was quorate.

   He brought members' attention to the two Crawley u3a 40th Anniversary cakes in front of him, stating that we would be eating them later. He then introduced the four current Trustees present, gave apologies from those Trustees and members unable to attend, and reminded all speakers that they should stand up and give their names, and wait until Peter Beckley brings the roving microphone, before they start to speak.

   He then went on to explain that this was an unusual AGM, in that four of the existing six Trustees were standing down.

2. **Tributes**

   The Chair requested a minute's silence to remember those members who have died over the past year.

3. **Approval of the Minutes of the 2023-24 AGM held on 8th November 2024**

   These were agreed unanimously as an accurate record.

   Proposed by Alan Williams

   Seconded by Gill Cooban

4. **To receive and approve the Annual Report and Accounts (ARA) for the year ending 31st August 2025**

   4.1 Margaret Lloyd, Secretary, introduced the Annual Report, which also included the Accounts for the year ending 31st August 2025. She explained that technically the period covered by the report is the financial & membership year, Sept 2024 – August 2025, although the text does briefly touch on the months since then and the provisional aims for the future. She expressed her pleasure that, in this her final year of Secretaryship, the Trustees are able to report on such a successful year.

   4.2 Jim McGough, Chair, then described specific developments over the past year. The Board of Trustees had made progress in separating out the key responsibilities of Trustees, which are ensuring that Crawley u3a remains financially sound and legally compliant, from the more administrative and operational tasks, which should be delegated to support roles. This has enabled the Trustees to reduce the number of their formal meetings from twelve to four a year.

   4.3 He thanked all those who have acted as Group Leaders and in other support roles for their work in ensuring that all u3a activities continue to thrive, and for keeping the website, membership records, room bookings and Beacon updated. He thanked Karen Deasy for

acting as Welfare Support until early 2025, and expressed his gratitude to Liz Tennant, who, although completing her three-year term as organiser for both seasonal Outings and Monthly Meetings at last year's AGM, insists on continuing in these roles until a successor can be recruited. Jim then expressed special thanks to all those who organised and took part in the Ruby Celebration in July, the success of which exceeded our expectations.

4.4 Jim reminded members that we are just one of over a thousand u3as in the UK, and that he knew from his participation in the Chairs' Forum and local u3a networks that other u3as experience the same problems as we do, such as recruitment of volunteers and encouraging new Groups to form. He went on to say that he would continue supporting the Trustees in specific areas once he stepped down.

4.5 In the absence of the Treasurer, the Chair then reported on the financial activities for the year, explaining that our finances continue to be very sound, in that our total reserves are in excess of £40,000 – although too high a level of reserves can imply that we are not using them properly to develop and grow the organisation. He explained that we only need to retain a level of unrestricted reserves equivalent to cover at least six months of regular operating activity. On the £10,778 restricted reserve funds not allocated to specific groups, the Trustees have established strict criteria over what they can be used for and Jim read these out (they are listed at the bottom of page 9 of the ARA).

5a) Questions received in advance on the Annual Report and Accounts

(i) From Craig Edwards (unable to attend)

"*I would like, on behalf of the Air Rifle Group, to have it recorded that the Group's members are not happy with the Trustees' decision not to fund the £120 a year fee (the fee that Craig has to pay the NSRA - National Small-bore Rifle Association - to be able to supervise the Air Rifle Shooting Group) out of the £10,778 unallocated element of the £19,230 restricted funds".* The Trustees said that the £120 should be funded out of the Group fees paid by the Group's members.

The Chair responded to this by referring again to the criteria (already mentioned in his report on the year's financial activities - see Minute 4 above) which must be satisfied before a Group can access the £10,778 element of the restricted funds. The Trustees approved this policy on 13th December 2023 and it can be found in the "Financial Policy – Delegated Decision" document to be found on the General Admin page of the website. Expecting the Air Rifle group members to bear this £120 fee is consistent with the policy adopted towards other Groups, such as Afternoon Exercise, paying for a specialist tutor.

Gill Cooban then asked whether, when large items of equipment were purchased for groups, such as the tables purchased for the table tennis group, were the relevant groups charged for them?
The response was that they are – groups are treated the same with regard to costs incurred specifically on their behalf being charged to them.

(ii) From Phil Light (unable to attend due to surgery)

"I note again from the 5th October Trustees Progress Report Section 2 Item 2.3 [available on the website under Admin/For Trustees/Committee Reports] that the Treasurer has not had time to progress Gift Aid Registration. My questions are:

(a) Why is it necessary to register this, Crawley u3a was registered for Gift Aid during the time I was Treasurer – and for a number of years before - so I cannot understand why this is now required?

(b) When was a Gift Aid claim last submitted (and paid) and for which accounting period?

The Chair read out the following response which the Treasurer had supplied in advance:

"I will firstly admit, that given we have 5 years to claim Gift Aid and are lucky that we do not need it to financially survive, unlike a number of other u3as, dealing with Gift Aid has not been top of my priorities.

To answer the first part of the question, I need to take you on a quick journey through my experience with HMRC.

It started in June 2023, when I followed by predecessor's instructions and submitted a claim. I left it a couple of months for the money to come to us, when it did not arrive, I phoned HMRC, to be told that as I was not the authorised contact on their system for our account, they could not talk to me about it.

A couple of weeks later, I cheekily phoned again but pretended to be my predecessor, only to be told though I was the authorised contact, but as I was no longer on the Charity Commissions list of Trustees, they could only speak to the other designated persons recorded on their system. I asked who they were and was told that they could not give out that information.

Subsequently, I found out that the Third Age Trust had issued a notice during Covid to all u3a Secretaries and Treasurers informing them that as part of their anti-fraud strategy the HMRC were going to introduce a new control linking with the Charity Commission to validate who were nominated Trustees. This would come with an expectation that only Trustees would be registered to manage a charity's Gift Aid affairs. They also advised that u3a's should take this on board when managing the changeover of personnel.

My third call to the HMRC was more productive, as I was informed that I should complete an online form informing the HMRC of changes in the details of the authorised personnel. After a few months, having heard nothing, I telephoned again, to be told that the online form had been rejected, but with no explanation of why, and that I should resubmit this time in writing.

The forms were duly completed and sent off to at the beginning of this year. We received a partial acknowledgement of its receipt. I telephoned again in February to be told in was being processed. I have not heard anything since or had the time to yet chase again, as my priority was the Ruby Celebration. I was also aware that there was going to be a changeover in key roles on the Committee, which would mean the need to make further changes. I now intend to get this sorted out in coming few weeks.

To answer the second part of the question.

We have three years of claims outstanding, the 2021/22 is the one lodged with HMRC awaiting settlement. 2022/23 and 2023/24 are prepared, but no claim has yet been submitted, pending sorting out the registration issue. I only prepare claims following the end of each financial year, so the 2024/25 claim is awaiting preparation.

In financial terms, the 2021/22 and 2022/23 have been accrued into the accounts, and show as £2,006, in the debtors' figure (i.e. money owed but not yet received).

I have not accrued the 2023/24 claim figure, in this year's accounts for following reason. Over the past year or so an increasing number of gift aid claims from u3as across the country have been rejected by the HMRC. This has arisen because of new guidance from HMRC HQ issued to Tax Inspectors, who approve individual claims, which contradicts the framework on what u3as can claim for. The framework was agreed between HMRC and Third Age Trust nearly a decade ago. Over the past year the Third Age Trust has been in dialogue with the HMRC over issue this, but no resolution has been forthcoming, which mean that an unsettled Gift Aid claims may be at risk of not being paid.

Therefore, I feel to be prudent, until the national position has been clarified that it would not be sensible to commit income into the accounts which may not materialise.

Should our 2021/22 and 2022/23 not be converted into cash, then this would reduce our unallocated reserves by £2,006. This will not create any problems for us as an organisation, given the current level of our reserves".

(ii) From John J Walton

"The u3a website [the nationwide one, not Crawley u3a] states that one of the impacts of the u3a movement is "Influencing and Social change". Given the evidence here today, is this merely lip service?"

As John was present at the meeting he elaborated on this by saying that he was concerned that nobody attending this AGM appeared to be from an ethnic minority.

The Chair responded to this by stating that the u3a is open to anybody who wishes to join, and in the past the Trustees have done a lot to bring the u3a to the attention of different ethnic communities within Crawley, but that there were subtle reasons why we were not able to recruit from such communities, a fundamental one being that they run similar activities to those the u3a provides themselves. In no way was Crawley u3a hostile to any particular community, and all u3as experienced the same difficulties in attracting members from ethnic minorities.

5b) Questions received from the floor on the Annual Report and Accounts

(i) Clive Morris

" What is the annual cost of renting and running the new u3a office, and how can this cost be justified?"

The Secretary, Margaret Lloyd, responded to this, explaining that the rent and service charges were around £2,300 a year. The decision to rent this space had been discussed with Group Leaders (GLs) at their meeting of 5th June before we committed ourselves, and the GLs had been overwhelmingly in favour.

The key reasons for hiring an office were:

- To store our event equipment, publicity material and archives in a central place accessible by potential users (rather than individuals having to store these items in their own homes);
- To enable Trustees, Support Role holders, and Group Leaders to access space and office equipment (notably a printer/photocopier, to be installed on 17th November) to assist them to carry out their duties;
- Provide a space for small meetings (maximum of three people) and
- To serve as our Registered Office.

Margaret admitted that, because of other priorities, it had taken rather longer than anticipated to set up the office, but that it was now expected to be operative from the start of December.

It is difficult to assess in advance the extent to which it will be used. Should the Trustees feel, in say a year's time, that its use does not justify the running costs, then the lease can be terminated with three months' notice.

The Chair pointed out that ideally the Trustees would have preferred to rent a larger space which could then be used for Trustee and smaller Group meetings, but such a space could not be found at a reasonable cost. He also reminded the meeting that, given Crawley's current population of around 135,000, there was scope to expand the size of the u3a with the office costs representing a smaller proportion of total membership income over time.

(ii) Clive Morris

"Isn't setting up an office then a retrograde step, given that many organisations were moving in the opposite direction, with members working at home and storing documents digitally?"

The Secretary responded that many of the older documents in the archive (which goes back to 1982) were only available in print form, but that she was using Cloud storage for many of the newer ones. Legally, original Gift Aid consent forms to be retained for six years. Physical items of equipment could not be stored digitally.

(iii) Janet Newson

"Would groups be charged for the use of the office printer?"

The Secretary responded that the intention was to charge groups for their printing, but that the use of this printer should reduce their costs for them, as its printing costs are claimed to be much lower than the 8p per page side currently claimed by members using their own printers. She will be adding more information on the costs to the Crawley u3a Office webpage (drop down from Contacts) in early December.

5c) Approval for the Annual Report and Accounts

Proposed by Peter Beckley

Seconded by Dave Hathaway

The majority voted in favour.

6. To reappoint Tony Neale as external examiner for 2025-26

It was asked, whether Tony Neale, as a Crawley u3a member, was eligible to act as external examiner. The Secretary responded yes, the Third Age Trust permitted the use of members to act in this role, as long as they were not a Trustee or dealt with any u3a finances, and were suitably qualified.

Proposed by Tricia Newell

Seconded by Olivia Strand

The majority voted in favour.

7. Introduction to Trustee Elections

The Chair explained that, because four of the current Trustees were standing down, it had been decided that the new Committee would not formally take office until 8th January 2026, when both retiring Trustees and those taking office for 2026 would meet together. Hence he would be today chairing the elections for all posts except Chair (to be handled by the Secretary).

8. Election of Officer Trustees

Position	Nominee	Proposed by	Seconded by	Outcome
Officer Trustees				
Chair	Tricia Newell	Jim McGough	Jean Austin	Elected
Vice-Chair	John Williams	Isabel Baker	Olivia Strand	Elected
Secretary	No nominations received			

Treasurer	Graham Friday	Julie Neale	Chris Cheshire	Elected

Following the election of Tricia Newell as Chair, Jim McGough formally handed her the gavel, to symbolise the transfer of the Chair's responsibilities.

The President, Maureen Wicks, asked how the trustees would manage without a Secretary. Margaret Lloyd, retiring Secretary, explained there were three options:

1) Close the u3a;
2) The elected Trustees to search for a Secretary as a matter of priority and co-opt him or her onto the Board at the 8th January meeting;
3) Agree at the 8th January meeting how the duties of the Secretary are split amongst the existing Trustees until a Secretary can be recruited.

Margaret said that, given that the number of Crawley u3a members currently exceeds 650, she finds it hard to believe that there is nobody suitable for the role. The role could be split across two people if felt to be too much for one person. She herself would be making sure that all documents were properly updated and handover notes completed before January and would make herself available to go through the role with anybody taking it on.

John Williams, newly elected Vice-Chair, stated that he knew from the Treasurer, Graham Friday, who was a member of the Third Age Trust Finance Committee, that Crawley u3a was seen as an exemplar u3a in the way it was run.

9. Election of Other Trustee

Position	Nominee	Proposed by	Seconded by	Outcome
Other Trustees				
General Trustee Role	Graham Crozier	Jean Austin	David Hathaway	Elected

Kim Robinson had also been nominated for a General Trustee Role (four of these posts were advertised), proposed by Elizabeth Robinson and seconded by John M Walton, but was unable to attend the AGM as he was on holiday. He will be co-opted as a General Trustee at the Trustee meeting of 8th January 2026.

10. Presentations to Trustees standing down

John Williams presented gifts to the three Trustees present who were standing down at this AGM, Jim McGough as Chair, Alan Rew as Vic-Chair and Margaret Lloyd as Secretary. All three received a round of applause as their presentations were made. The presentation to Sue Parker, Communications Coordinator, was to be taken to her at home.

A presentation was then made to Jacqui Mercer, who had served as Members Coordinator from November 2022 to May 2024.

11. Any Other Business: The 2025 Christmas Party

The Chair announced that this is being organised by Carol Allen and her team of helpers. The party is to be held on Friday 12th December, 2:30 pm, here in the Friary. Admission to the party will be by ticket only. Invitations will go out (by telephone to members without e-mail and then by e-mail to all other members) within the next week or so.

This ended the formal part of the Annual General Meeting, at 15:50.

Margaret Lloyd, Secretary, 24th November 2025