

Chairman: Brian Welch
Treasurer: Carol Courtney
Secretary: Maggie Mahoney
Committee: Judy Dumbrill,
Chris House, Patricia Pegg,
Joan Price, Viv Murray, John Whitley,
Dave Newland, Ian Rae.

**Aviva
Fellowship**



Croydon Area
www.avivafellowshipcroydon.org.uk

ANNUAL GENERAL MEETING

THURSDAY 8 MARCH 2018 – 11.00am
United Reform Church Hall, Addiscombe Grove, Croydon

MINUTES OF MEETING

COMMITTEE PRESENT

Brian Welch, Chairman – Carol Courtney, Treasurer - Maggie Mahoney, Secretary – Viv Murray, Membership Secretary - Judy Dumbrill – Chris House (Region 8 Chairman) - Patricia Pegg - Joan Price – John Whitley (Trustee Director of the RAC Pension Scheme) - Dave Newland (Newsletter Editor)

1. CHAIRMAN'S OPENING REMARKS

The Chairman opened the meeting at 11.05am and welcomed the 30 Members present to our third visit to this venue which has easy access from East Croydon Station. Brian thanked Dave Newland for arranging our use of the church hall and apologised for the cramped cold room we had to use as the church had failed to include our booking on the schedule and the playgroup was using the room we had paid for. He thanked the Members for coming and said the Committee looked forward to hearing their comments and suggestions on how the Committee ran the Croydon Fellowship and invited them to partake of the light buffet after the meeting. He thanked Maggie for providing the buffet.

2. APOLOGIES FOR ABSENCE

Apologies were received from Roger Capham, Alan Emmins, Jerry Morris and Patricia Pegg.

3. MINUTES OF LAST MEETING

The 2017 minutes were distributed prior to the meeting. The minutes were accepted as a true resume with one query arising. Chris House queried the 3rd paragraph of Item 5, The Treasurer's Report, saying the Minutes read as if the subsidy for the 2016 New Year Lunch was over £1000.00 and could that be right. Carol said she was unable to categorically confirm without checking the 2016 Accounts. The Minutes were proposed by John Whitley and seconded by Laurence Smith and accepted unanimously.

The cost of the 2016 New Year Lunch was checked after the Meeting and it was confirmed the meal was subsidised by over £1000.00 as stated in the Minutes; £620.00 from Croydon funds and £400.00 Christmas Lunch Allowance from the Company.

4. CHAIRMAN'S REPORT

Brian reported that Croydon Area Fellowship had another very busy year with the usual lunches and suppers and regular coffee mornings at the Clocktower Café in the centre of Croydon and various local garden centres. New events included visits to The Museum of London, Whitgift's Remembering 1916 Exhibition, Hampton Court and Charterhouse. Attendees at these events confirmed they were interesting and informative. A number of walks and strolls and a Treasure Trail, with 4 teams competing, helped to keep our Members active. There was also a river cruise from Westminster Pier to a visit at Kew Gardens with only a disappointing 21 Members attending.

At the end of December we had 700 members, another slight decrease over the last 12 months.

In January 2018 we again held our New Year lunch at Jurys Inn and all enjoyed the quality of the food. The table layout was an improvement on last year for the 86 Members who attended. We were able to donate £214.41 to Age UK from the sale of raffle tickets.

Our Diary of Events for 2018 includes some new activities as shown in the latest Newsletter and the Chairman hopes many Members will be able to join in and enjoy the events.

We visited The National Portrait Gallery in February and will also be visiting Chislehurst Caves, Amberley Museum, Highgate Cemetery, Kensington Palace and the Postal Museum.

Brian concluded by thanking all the Committee Members for their hard work and the time they give up to plan and organise events. In particular he expressed his thanks to Carol, our Treasurer, who has our finances fully under control and to Maggie, our Secretary, for her excellent work in taking Minutes, preparing notices and her precise detailing of our event attendees.

There were no questions from the floor.

5. TREASURER'S REPORT

Carol reported the 2017 accounts again show successful financial management. Our income from Aviva remained at £2.00 per member plus an additional Christmas Lunch Allowance of £5.00 per person at the New Year Lunch yielding £1424.00 and £425.00 respectively in 2017.

Expenses were as anticipated and the cost of hiring a room for Committee Meetings is now being reclaimed from Aviva. Expenses are kept low thanks to the good will of the Committee and volunteers who have not claimed any personal expenses.

The Aviva Christmas Lunch Allowance covered the New Year Lunch subsidy netting £90.00 to the Croydon budget. Coffee and biscuits at the Clocktower Café and coffee at Knight's Woldingham remained free. By successfully budgeting most events to break even Croydon was able to incentivise visits to Kew Gardens and Hampton Court ending the year with a small deficit. Carol said it might look as if we had fewer Visits in 2017 (5) than 2016 (7) but this was because there were 3 separate Visits to St. Pancras Hotel in 2016.

Croydon accounts have been holding money for Region 8 since 2010. This year the expenditure of £50.00 reduced the Regional liability to £510.90. As Region 8 uses more of this money it will be tracked on a separate spreadsheet.

The Committee has approved a budget for 2018. Aviva unexpectedly increased the Christmas Lunch Allowance to £10.00 per attendee and this will be reflected in next year's New Year Lunch. The higher amount has been claimed for our 2018 New Year Lunch and if received will enable more generous subsidies. Most events will again be budgeted to break even, stamps will be purchased and other expenses will be similar to last year. Subsidies on coffee and biscuits at the Clocktower Café and coffee at Knight's Woldingham will continue. All will be reviewed and can be adjusted throughout the year.

Carol concluded by thanking the Committee and Event Organisers for their help and support, particularly Maggie for her accounting of the float and stamps and her help with checking and preparing the final accounts. Carol thanked Chris and Joan for signing cheques and Maggie and other Event Organisers for managing payments and banking cheques when she misses events.

There were no questions from the floor.

The Accounts which were issued before the meeting were proposed by John Whitley, seconded by Laurence Smith and accepted unanimously.

Carol went on to outline procedures for Members to book places on events by sending booking slips and cheques to the Event Organiser and what happens when a Member has to cancel their booking.

The possibility of using online payments for events has been discussed by the Committee several times and will be reviewed again as more Members use new technologies. Cheques will be available for the foreseeable future. Carol continued by explaining the various challenges of online payments and the considerable extra workload it could add to arranging events as only she has access to the bank account and not all Organisers have computers/internet access. At the moment all payments for an event go through the accounts as one entry whereas each online payment would be a separate entry to be reconciled with the bank account. One advantage of cheques is they can be destroyed if the Member cancels in time or event is cancelled or becomes free i.e. Remembering 1916 last year. Cheques also allow the Organiser to establish which bookings arrive first if places are limited. Would online payments be reimbursed? A cheque would require an

address and postage and online repayment would require the Member's bank details and a change to our banking process.

Carol is also investigating how we could pay event venues with online banking as some venues no longer accept cheques and the Organiser is having to pay on their personal credit card and wait for reimbursement. Carol ended by saying she would be interested to hear from any Members who have experience of other organisations accepting multiple online payments rather than just an annual subscription.

Susan Roberts said it was fairer for the Organiser to decide how they were prepared to handle payments.

Dave Newland commented that if Carol sends him details he could possibly include potential online banking in the next Newsletter.

6. MEMBERSHIP SECRETARY'S REPORT

Viv introduced herself to the meeting and explained she had taken over the roll of Membership Secretary from Alan Emmins who had done an excellent job and was very helpful when transferring all the data to her.

Viv advised the membership data is kept on a large database that is password protected and that the data is kept in confidence and in accordance with Data Protection Regulations.

As of 8 March 2018 the Croydon Fellowship has 702 Members and their average age is 75. During 2017 there were 6 new Members, 11 moved out of our area and 7 Members passed away. Our oldest Members are 99 (2) and the youngest is 56.

There were no questions from the floor.

7. NEWSLETTER EDITOR'S REPORT

Dave advised the usual 2 editions were issued in January and July 2017. The number of printed copies is slowly declining as Members who have requested paper copies pass away.

Dave has bought a new printer and hopes this will lead to an improvement in quality of printing over the recent editions.

Each edition comprises 6 pages but with the Winter edition Dave also prints an extra sheet showing the forthcoming year's Diary of Events with Committee Member's details and Coffee Mornings on the reverse.

Dave has maintained the same basic format with his Editorial, our Chairman's message and the Regional Chairman's message together with any important or special information on the front page. The other pages contain details of events in the next 6 months and reports on events held during the last 6 months. Any space left is filled with additional photos.

A draft copy of the Newsletter is sent to Committee Members for their comments but Dave is Editor (the boss) and his decision is final, right or wrong.

Dave expressed his thanks to everyone who had provided photos and material for the Newsletters and to Maggie for providing envelopes, labels and stamps and her help enveloping and posting.

During the refreshment period Dave set up a display of photographs taken during 2017, the majority of which were taken by Dave. If anybody would like copies of any of his photos they should contact Dave and he will be happy to send them as an email attachment.

There were no suggestions or questions from the floor.

8. ELECTION OF OFFICIALS

a. Carol advised the position of Chairman was due for re-election and called for nominations from the floor. There were no nominations from the floor.

Brian Welch agreed to stand for re-election as Chairman proposed by Audrey Lawson, seconded by Judy Dumbrill and was elected for a further term of 3 years.

b. Brian advised 4 Committee Members were due for re-election and called for nominations from the floor. There were no nominations from the floor.

Judy Dumbrill, Patricia Pegg (in absentia), Joan Price and John Whitley all agreed to stand for re-election as Committee Members proposed by John Ward, seconded by Viv Murray and elected for a further term of 3 years.

c. Dave Newland requested to formalise his position and become a Committee Member and was proposed by John Whitley, seconded by Chris House and elected for a term of 3 years.

Carol commented that the Committee is concerned at the lack of Members coming forward to serve on the Committee as the present Committee cannot carry on forever.

9. ANY OTHER BUSINESS

Chris House, Region 8 Chairman, advised the meeting that Peter Morgan, Chairman of the National Fellowship Committee had sadly passed away on 1 March whilst on holiday. Peter had been instrumental in persuading the Company to re think its changes to the Heritage Policies and allow Pensioners to receive similar benefits to Staff members.

Carol advised 23 Members had booked for our visit to Chislehurst Caves and that she had encountered problems when trying to arrange a lunch venue. The nearby pub wanted menu choices and payment two weeks before our visit and were unable to handle a walk in group of more than 10.

John Greengrass suggested The Chequers at Crockenhill, about 5 miles from the caves, which does a very reasonable Over 55's menu on Wednesdays.

Carol said she would contact those attending to explain the options available.

The Chairman closed the meeting at 11:52 am.

MM/13.03.2018