

Chairman: Brian Welch
Treasurer: Carol Courtney
Secretary: Maggie Mahoney

Committee: Judy Dumbrill, Chris House,
Viv Murray, Dave Newland, Patricia Pegg,
Joan Price, John Whitley.

**Aviva
Fellowship**



Croydon Area

www.avivafellowshipcroydon.org.uk

ANNUAL GENERAL MEETING

THURSDAY 7 MARCH 2019 – 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) – Dave Newland, Newsletter Editor - Joan Price – John Whitley, Trustee Director of the RAC Pension Scheme.

1. CHAIRMAN'S OPENING REMARKS

The Chairman opened the meeting at 11.00 am and welcomed the 25 Members present to our fourth 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 Maggie for providing the buffet. He thanked the Members for coming and said we would be hearing various reports from the Committee and that the Committee looked forward to hearing their comments and suggestions on how the Croydon Fellowship was run. He then invited them to partake of the light buffet after the meeting to eat, meet and chat.

2. APOLOGIES FOR ABSENCE

Apologies were received from Taz Akhtar, Jerry Barnfield, Martin Brooks, Roger Capham, Alan Emmins, John Greengrass, Patricia Pegg, Alan Roberts and Ann Westerman.

3. MINUTES OF LAST MEETING

The 2018 minutes were distributed prior to the meeting. The minutes were accepted as a true resume with no queries arising.

Viv Murray asked if we had received a refund from the church as we were unable to use the room we paid for last year. Carol confirmed we had received a refund to reflect the lower cost of the smaller room.

The Minutes were proposed by John Whitley and seconded by Joan Price and accepted unanimously.

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 National Portrait Gallery, Chislehurst Caves, Highgate Cemetery, Kensington Palace and the Postal Museum. Attendees at these events confirmed they were interesting and informative. A number of walks and strolls helped to keep our Members active. In November the Company held an Act of Remembrance Service in the Piazza at St. Helens to dedicate the new War Memorial. Military personnel attended and laid wreaths and The Military Wives Choir sang remembrance hymns. Brian and Hilary Kearney were asked lay wreaths on behalf of Aviva Pensioners and Shareholders respectively.

At the end of December we had 697 members, a slight increase from June 2018.

Our Diary of Events for 2019 includes some new visits as you will have seen in the latest Newsletter and the Chairman hopes many Members will be able to join in and enjoy the events.

We visited a pantomime in January, Strawberry Hill House in February and will be visiting Tate Britain in March. A river trip is planned for October.

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 2018 accounts again show successful financial management. Our income from Aviva remained at £2.00 per member plus an additional Christmas Lunch Allowance of £10.00 per person at the New Year Lunch yielding £1402.00 and £910.00 respectively in 2018.

Expenses were as anticipated and the cost of hiring a room for Committee Meetings was reclaimed from Aviva but had not been credited by the end of the year. Expenses are kept low thanks to the good will of the Committee and volunteers who have not claimed any personal expenses.

The higher Aviva subsidy covered the New Year Lunch subsidy netting £550.00 to the Croydon budget. Coffee and biscuits at the Clocktower Café and coffee at Knight's Woldingham remained free. More events were subsidised in 2018 including a cream tea after the Bluebell Walk, Horseshoe and McDermott's meals and the visit to Highgate Cemetery. The end of year balance reflected that the New Year Lunch balance had not been paid in advance and an overall surplus.

Croydon accounts have been holding money for Region 8 since 2010. This year £5510.00 of the turnover was the Regional visit to Thursford plus £5.22 further expenditure reduced the Regional liability to £505.68. The Thursford visit was self financing and as Region 8 uses more of this money it will be tracked on a separate spreadsheet.

The Committee has approved a budget for 2019 and the higher Christmas Lunch grant will allow more generous subsidies. Most events will again be budgeted to break even or for a subsidy. Stamps will be purchased and other expenses will be higher than last year if we send out a mailing to everyone regarding the new General Data Protection Regulations covering the details held on our database. It is hoped we would acquire more email addresses.

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 thanked 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.

Carol concluded by announcing this will be her last year as Treasurer as she is intending to move to Bristol to be closer to her family within the year.

Carol said she has had a very enjoyable time with the Fellowship and thinks she gets more out of it than she puts in. She went on to wish everyone well for the future.

There were no questions from the floor.

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

6. MEMBERSHIP SECRETARY'S REPORT

Viv explained her role is keeping the Aviva Fellowship Pensioners details on a database that is password protected and that the details are kept in the strictest confidence in accordance with the Data Protection Act of May 2018. Viv assured Members that the details, which she receives from the Staff Pensions Department in Perth, are only used to contact Members regarding Fellowship events.

Xafinity Punter Southall (XPS), the Pension Scheme administrators, have confirmed the Pension Scheme currently has 23,658 Pensioners, 23,035 are UK based and 623 live abroad.

There are 28,604 Deferred Pensioners, 24,212 are UK based and 480 live abroad. The remaining approx. 4000 Members have unknown addresses although it would be safe to assume the majority are UK based.

As of today Croydon Fellowship has 696 Members. During 2018 we had 19 new Members and sadly 17 Members passed away.

Our oldest Member is 100 years old this year, 7 Members will be 90 years old this year and our youngest Member is 57.

Out of 696 Members we only have 267 email addresses.

There were no questions from the floor.

7. NEWSLETTER EDITOR'S REPORT

Dave advised the usual 2 editions were issued in January and July 2018 using his new printer which has additional features and improved quality printing. The number of printed copies has slowly declined to 50 and as well as putting a copy on the website he also sends copies to the other Region 8 Chairmen.

The Newsletters include information on future events and reports on recent events. Dave thanked event organisers for their reports on events and Brian, our Chairman, and Chris House, Region 8 Chairman, for their messages included in the Newsletters.

Dave takes plenty of photographs on his walks and the events he manages to attend and requested that, if he is not present, Members supply him with photographs they took, as Trudy Chen kindly did on the recent visit to Norfolk. Reports on events from Members are also welcome as it would be nice to hear other attendees' reactions and suggestions but please remember the Editor's decision on what is included is final.

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 pictures.

During the refreshment period Dave set up a display of photographs taken during 2018, 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.

9. ELECTION OF OFFICIALS

a. Brian advised the positions of Treasurer and Secretary were due for re-election and called for nominations from the floor.

There were no nominations from the floor.

Carol Courtney agreed to stand for re-election as Treasurer for 1 year proposed by Judy Dumbrill, seconded by Chris House and was elected for a further term of 1 year.

Maggie Mahoney agreed to stand for re-election as Secretary proposed by Judy Dumbrill, seconded by Dave Newland and was elected for a further term of 3 years.

b. Brian advised 1 Committee Member was due for re-election and called for nominations from the floor.

There were no nominations from the floor.

Chris House agreed to stand for re-election as a Committee Member proposed by John Whitley, seconded by Judy Dumbrill and elected for a further term of 3 years.

9. ADDRESS FROM REGION 8 CHAIRMAN

Chris informed the meeting that we need more Members to take part in helping to run the local Fellowships and cited the case of Romford area where the elderly Chairman stepped down and as no-one was prepared to take his place the group has ended. We also need Members to help organise events and bring forward new ideas but not necessarily join the Committee.

Croydon area is looking for a new Treasurer as Carol is intending to move to another area within the year.

Chris also advised Croydon may have a potential 200 new Members as Aviva is to ask the Members of the Friends Provident Pension Scheme if they would like to join the Fellowship.

On Tuesday 16 April Chris is attending a Group Travel Show at Kempton Park and Members are welcome to join him, just let him know if you would like to go.

Chris reminded everyone there had been a Feed Back Form on Croydon's website since 2013 but no-one had used it to let the Committee know their views.

Questions from the floor

Q. Hilary Kearney asked when the Friends Provident pensioners were likely to join.

A. In the autumn.

Q. Delia Welch asked how we contact the Friends Provident Members if we do not have any contact details.

A. Staff Pensions will ask them if they would like to join Croydon Fellowship, if they say Yes Staff Pensions will send basic contact details to Viv Murray who will send out a Welcome Letter.

Q. Dave Newland asked whether any of the Romford Members would be able to join Croydon.

A. They have always been able to join Croydon if they wanted to.

Comments from the floor.

Viv Murray thought Chris' remarks should be addresses to the whole membership not just those present.

Carol Courtney thought the Friends Provident Members were in a "Chicken and Egg" situation in that they would not know about Croydon Fellowship until after they had opted to join.

10. ANY OTHER BUSINESS

a. Brian advised that as Carol, our Treasurer, will be leaving within the year we need to seek a new Treasurer and called for any volunteers from the floor.

There were no volunteers from the floor.

Viv Murray suggested the whole Membership is asked not just those present.

b. Alan Emmins sent his best wishes to the Committee for all their hard work.

The Chairman closed the meeting at 11:50 am.

MM/11.03.2019