

DRAFT

MINUTES OF THE 34th ANNUAL GENERAL MEETING OF HARROW u3a

TUESDAY 10 MARCH 2026

Held at Harrow Arts Centre

Present: Oscar Monteiro (Chair), Anne Gerrard (Vice Chair), Anne Banks (Hon. Treasurer), Angela Taylor (Hon. Secretary), Howard Greenwood (Membership), Nita Patel (Web Editor), Tricia Sillifant (Study Group Coordinator), Alison Tanna (Premises Officer), Kuldeep Viridi (Diary Administrator), Kathy Westhead (Beacon Administrator) Krutsna Buddhdev (Asst. Treasurer), Susan Chalmers (Governance Officer)
+ 106 members attending in person and 18 participating on Zoom.

1. **Apologies:** Judith Barnett, Jill Bee, Julia Bertolotti, Mounnou Bhandari, Elizabeth Clery, Carol D'Souza, Errol D'Souza, Lorraine & Martin Hadland, Maria Jose Landau, Javid Khan, Philippa Lautmann, Maurice Levitt, Chandra Malde, Ralph Myers, Jill Nelson, Kiron Pawa, Michael Peters, Joy Shackman, Meenaxi Shah, Renee Sheinman, Stuart Sheinman, Cookie White, Hazel Wilson, Susan Field, Phil Ryan, Aiden McManus, Cora McMenamin. Michael Cassel and Robert Pilgrim had appointed proxies.

The Chairman welcomed Val Girling, Chair of London Region u3as, and Jeremy Harrod Independent Accounts Examiner.

2. **Minutes of the 33rd AGM held 13th March 2025**

Approval of the Minutes was proposed by Stephen Dorff and seconded by Anne Gerrard. The Minutes were approved by the meeting.

3. **Matters Arising:** None

4. **Receiving and approving the Accountant's Report and Independently Examined Accounts for year ended 30 September 2025**

Hon. Treasurer Anne Banks presented the accounts.

Anne thanked Krutsna Buddhdev, past Treasurer, for agreeing to stay on as Assistant Treasurer. She also thanked Membership Secretary, Howard Greenwood, and the Membership Team members Matthew Bennett and Carol D'Souza. Anne thanked Susan Chalmers for her work on the financial policy document and Tricia Sillifant for her work on group costs. Thanks also to the new T&V team: Theresa Murray-Bates and Anna Clarke. Finally she thanked Toni Waxman and Judith Barnett who, together with Angela Taylor, helped her to get the old T&V account closed and the money in it returned to the main Hu3a account.

Anne gave a PowerPoint presentation to explain the accounts. (See appended slides.)

Slide 1 showed that, after the two last years of deficit, this year there was a surplus of £6134.

Slides 2 & 3 showed that income improvements were due to the increase in subscriptions and reduction in expenditure, which was largely due to decreasing the number of meetings for groups using rented accommodation. Additional expenditure was saved by the switch to sending newsletters electronically where possible, thus saving postage. Thanks to Stephen Dorff.

Questions from the floor:

Tony Kaye queried the smaller amount received via Gift Aid. Anne explained the various reasons, i.e. some people had not signed the Gift Aid form and HMRC had changed the criteria for claiming.

Michael Dashwood questioned why his current affairs group were being charged £30 extra. Anne explained that some groups were more expensive to run than others. With the current flat fee, some members end up paying for others, because those who meet on a regular basis at Harrow Arts Centre (HAC) cost more to run.

Frances Howard offered congratulations to the committee on reducing the deficit.

The acceptance of the Examined Accounts Report was proposed by Mike Allen and seconded by Roy Poulter. It was agreed by the meeting.

5. Appointing an Independent Accounts Examiner for the financial year 2025 - 2026

The Chair thanked Jeremy Harrod for his work and asked if he was willing to continue to be our Accounts Examiner. Jeremy agreed to do so and he expressed thanks to Anne Banks.

His appointment was proposed by Alison Tanna and seconded by John Ashmele. Passed with 1 abstention.

6. Chairman's Report

Oscar Monteiro explained that the last few years have been difficult for Hu3a. We were spending more than we received from subscriptions. Measures we had put in place included:

- Increasing subscriptions
- Reduction in use of Room Hire and cutting back the frequency of some Group Activities
- Applying a Supplementary Fee for expensive activities

We have now a surplus of c. **£6,000** compared to a deficit for 2024 of c. **£22,000**.

However, this is only a temporary relief. We will be transitioning to a 'Pay As You Go' model from the current 'All you Can Eat' model for one price. The present model is inherently unfair to many. The proposed subscription of £75 is not sustainable and our use of the expensive (though reduced rate) Harrow Arts Centre cannot go on in the same way as in the past. HAC Room Booking costs eat up 60% of our current subscription income.

What will the new Harrow u3a look like?

- Our annual subscriptions will be lower but this may take up to two years to accomplish
- We will use less expensive rooms where possible
- We will use more members' homes for activities
- We will try and find free /very low-cost venues such as churches, pubs etc
- We will charge members only for their subscription and then for the extra activities they take part in.

This is our vision. It will not happen overnight but it is our direction of travel.

Publicity

We have instigated something called community partnerships. These are organisations that advertise Hu3a activities while we do the same for them. Currently our partners are the Proscenium Theatre Group and Harrow Arts Centre.

Coalition of the willing

We are always looking for people to help run Hu3a. People with financial, IT and Admin experience are needed but volunteers without that experience are always welcome. Speak to us after the meeting.

New Members Meeting

We will initiate meetings with new members to welcome them to Hu3a and show them the vast range of activities we provide. Why don't you see us after this meeting?

What can you do?

You have an extensive range of experience and skills. Do you want to share it?

Why don't you speak to us on this and other issues after the meeting or contact me at any time.

Oscar invited questions.

Helga Gladbaum requested more activities like the meeting on dementia support.

Regarding such activity, *Val Girling* described the health care approach of Social Prescribing, where GPs and other medical professionals refer patients to non-medical activities in the community to improve their health and well-being. u3as can provide a community with such activities. London Region was initiating a project to be recognised as a provider, with links with organisations such as Age UK. Val hoped to roll out this initiative to u3as across the London Region.

Anne Gerrard (Vice-Chair) offered u3a Memory Course booklets that would be available, for a small donation, at the end of the meeting.

Comments from the floor:

Mike Allen queried the minimum number allowed in order to hold groups at HAC. Alison Tanna responded that the number had been set at 10, for some time.

Richard Maylen asked about collaboration with other organisations in order to spread the word about Harrow u3a. *Lynne Dorff* said she had attended various meetings with these organisations, and also a number of medical centre health fairs. However, it was difficult to ascertain how many people had subsequently inquired about us or joined.

Acceptance of the Chairman's Report was proposed by Stephen Dorff and seconded by Roy Poulter. The report was accepted.

7. Election of Officers

Hon Secretary Angela Taylor announced that there were 8 officers to be elected with one nomination for each position. Two new posts were Assistant Treasurer and Governance Officer.

In addition, the role of Membership Secretary was being split into two posts: Membership Secretary and Communications Officer. Howard Greenwood had resigned from the post of Membership Secretary, but had offered to stand as Communications Officer. Angela thanked Howard for all his hard work in that arduous role and expressed the committee's appreciation that he was willing to undertake the new role. Paul Rosenbaum had volunteered to stand as Membership Secretary. In the other four posts due for election, the incumbents were willing to stand again.

The nominees were:

Hon Secretary - Angela Taylor
Assistant Treasurer – Krutsna Buddhdev
Beacon Administrator – Kathy Westhead
Governance Officer – Susan Chalmers
Membership Secretary – Paul Rosenbaum
Premises Officer – Alison Tanna
Communications Officer – Howard Greenwood
Speakers' Secretary – Helen West

The meeting was asked if they were content to elect the eight officers en bloc. There was no dissent. The officers were duly elected en bloc.

Claire Monteiro commented that she would have to know about a role before volunteering. Angela responded that job descriptions were available for all roles and the committee members would be happy to discuss these at any time.

8. Resolutions

There was one resolution:

From 1st October 2026 the annual membership fee shall be as follows:

- **Individual membership £75**
- **Joint membership £140**
- **Concession membership £23**

Anne Banks explained the rationale for these increases using slide 4 – 6 from her PowerPoint. The larger drop in membership in December 2024 compared with December 2025 suggested that we lost about 50 members due to the increase in membership fees in September 2024. However, as expenses would definitely rise, the current membership fee would not be sufficient to cover the shortfall, so the committee had proposed the small rise in the annual subscription. It was hoped to reduce the burden on some members in the future but, in order to protect our position, the membership was asked to support the resolution.

Anne introduced Tricia Sillifant, Study Group Coordinator. Tricia explained that she had calculated how much each member costs. Members belonging to just one Harrow Arts Centre (HAC) group or to groups meeting in homes cost considerably less than members belonging to several groups meeting in HAC. Some groups had ceased because members did not want to incur further costs. PowerPoint slide 7 showed that while 24% of our members were paying the correct amount of fees, 34% were under-paying and were being subsidised by the other 42%. To treat everyone fairly the committee was planning to move from the model of the one membership fee enabling a member to belong to as many groups as they wish, to a model of pay-as-you-go, where there would eventually be

a lower membership fee but each member would pay additionally for each group that they joined. This was the model used by almost all other u3as. This would take time to implement.

David Gould asked how many people were on the Concession rate. There were 22.

Ruth Vishnik said one of her groups meets in the HAC café and would like a room but could not afford to pay for it.

Tony Kaye queried the discrepancy in individual and joint costs. *Trica* responded this was originally to cover the cost of the Newsletter postage, but agreed that as many now read it online, this may become unnecessary.

Maureen Robson questioned why the fee wasn't raised to £10 to save future problems.

Wendy McLeish pointed out that if someone attended a large number of groups, and had to pay separately for each one, then they were likely to give up some, thus causing groups to fold. *Tricia* agreed this could happen, but this would only be introduced gradually.

Stephen Dorff asked if any research had been done with other u3as who charge a lower fee, and how this worked.

The resolution was proposed by Anne Banks and seconded by Krutnsa Buddhdev. It was passed by the majority including 2 proxy votes. There were 4 votes against and 4 abstentions.

9. Any Other Business

Val Girling addressed the meeting. She explained that London Region was made up of 43 u3as in the Greater London area. It provides a forum in which all u3as have the opportunity to liaise with each other. By networking they could provide encouragement for one another and support growth and the development of activities. Members of Harrow automatically become members of London Region. She encouraged everyone to look on their website, to find the wide range of activities on offer. The same applies to the National u3a. *Val* said she had so far visited 13 of the 43 u3as in the region. As the new Chair she wanted to offer help and support for Executive Committees, to collect ideas for agendas, to offer opportunities, to share challenges and to celebrate successes. She said a few, like Harrow, have an all-inclusive membership fee, good but expensive. Most run on a pay-as-you-go basis. Her group, Southgate and Palmers Green, have a low fee, meet in homes and also rooms in pubs/care homes and community rooms at very little or no cost. She finished by thanking the committee for inviting her and pledged continued support from both her and London Region.

Closing Statement from the Chair.

Thank you for attending this AGM. My ambition is that we become one of the best u3a's in London.

If you like to help please see a committee member after this meeting:

If you have just joined, we would like to meet you after this meeting.

If you have a topic that you would like to talk about, see us.

Finally:

I am a director of an international organisation called Befrienders Worldwide. This is a group of 100 Emotional Support Organisations around the world. In the UK this is UK Samaritans.

In the States one of our member organisations is 'The Samaritans of New York City'. This is what they told us: New York police found a body of a man who jumped off Brooklyn Bridge into the East River.

When police broke into his apartment they found this note:

I am going to throw myself off the bridge. If on the way there, someone says hello to me, I will come back.

What is the moral of this story?

People need a human connection. Harrow u3a provides that and more. Remember to say hello to your neighbours and others – it may save a life.

Thank you for making the effort to attend. The meeting is closed.

The meeting closed at 11.30am.