

ANDOVER U3A (CHARITY NUMBER: 1072274) COMMITTEE MEETING MINUTES - V2

Monday 20th October 2025 at 1000 hours.

Held at: 10, Queen's Close, Ludgershall, SP11 9SN.

Dated: 23rd October 2025.

1. **Present:** David Gollings, Richard Gigg, Paul Hardy, Melenie Mackay, Chris Ward, David James, Ruth Gollings and Richard Selley.

2. **Apologies:** John Pickford and Dorothy Connor

3. **Chair's Opening Remarks.**

a. **Vice Chair.** The Chair welcomed Richard Gigg, who was now coopted as the new Vice Chair. He would take over responsibility for arranging the speakers at the monthly meeting, with effect from May 2026 (after AGM 26).

b. **Christmas Meeting.** It was agreed that as in previous years, there would be a draw at the Christmas meeting in December. The agreed budget for prizes was set at £100.00, with an additional £30.00 for festive comestibles. The Chair volunteered to procure the prizes.

Action: Chair

4. **Minutes of the Previous Meeting.** The Minutes of the previous meeting held on 21st July 2025 were agreed and signed by the Chair. These minutes will be published on the website.

Action: Webmaster

5. **Matter arising:**

a. **Committee Appointments.** We were now in the fortuitous position where all the committee appointments were filled.

6. **Treasurer's Report.**

a. **General.** The funds that we currently held were as follows:

(1) Savings - £6143.56

(2) Events Account - £ 2931.60

(3) Current Account - £ 639.01*

(4) No 3 Account - £ 413.00

Total Assets - £10127.17

(Working balance Of £7195.57)

* This includes £100 compensation payment from Lloyds Business Banking (See below)

b. **Status of Accounts.** The Treasurer had received notification from Lloyds Bank that from December 2025 our 3 Business accounts (doesn't include the savings account) will become Charity Accounts. Effectively, we will be charged for day-to-day banking on a per use basis. Fortunately, we don't carry out enough BACS transfers each month (first 100 are free) to incur charges, but we will be charged £0.50 for each cheque we pay into an account (See below).

c. **Membership Secretary - Access to Accounts.** The Treasurer had raised a complaint with Lloyd's bank because of the time taken to get David James access to the accounts. With effect from the 15th of October David has access to the Lloyds accounts. We are now just waiting for an Authentication Card and Pin Reader machine. (These will be sent to the Treasurer). (Note: The Treasurer has ensured that access to the accounts by any retired committee members has been rescinded).

d. **HMRC - Claiming of Gift Aid.** The Treasurer confirmed that he was now registered as the Authorised User of our Andover u3a HMRC login*. He had now completed the 2024 Gift Aid request. This claim amounted to £528.00* (*Our Previous Authorised HMRC login was David Rae. We have had 3 treasurers since David relinquished the post!). If authorised, payment of our gift aid should be imminent.

Action: Treasurer

e. **Fairground Hall Invoice and Billing.** The Treasurer confirmed that he had requested an Invoice from Richard Waterman for Fairground Hall fees from April to September 2025 (inclusive). The Treasurer would continue to keep a watching brief on this and hopefully we would receive future bills on schedule.

Action: Treasurer

f. **Membership Fees for FY 26/27.** Analysis of our current finances and the forecast of future expenditure indicated at this time that there was no need to propose an increase in membership fees for FY 26/27 at the AGM in May. However, if we failed to get gift aid, the situation could change and our reserves could fall below the 75% that we need to maintain, under the rules of our constitution. The situation would be kept under review.

Action: Treasurer

g. **Future Payments by Cheques and Cash.** The Treasurer reported that all of the major banks were now charging for clearing cheques and taking cash. Lloyd's Bank were no exception and wef: the 13th November 2025 we would be charged 50p for each cheque submitted and 70p for each £100.00 of cash (or part thereof). After considerable discussion it was agreed that the following measures would be put in place to cover costs.

(1) **Use of Cash.** The Treasurer has written to Group Leaders to strongly encourage them not to accept cash as a means of their members paying for any trips. In view of the new banking charges, Group Leaders should not pay cash into the bank themselves; instead, it should be forwarded to the Treasurer. It must be reluctantly accepted that some payments in cash will remain unavoidable into the future.

(2) **Cheques - 2025.** From now until 31st December 2025, there would be no change. We would continue to accept cheques and absorb any associated costs.

(3) **Cheques - 2026.** From 01st January 2026, we will levy a 50p charge for each cheque submitted to cover the cost levied by Lloyds Bank. It was accepted that this might impose an administrative burden, where members failed to include the additional cost of paying by cheque.

(4) **Cheques - 2027.** From 01 January 2027, we will no longer accept cheques.

It was accepted that these changes were likely to be emotive. Many of our members do not currently use internet banking and therefore do not initiate BACS transfers **; they continue to use cheques or occasionally cash. It was agreed that notification of these changes would be widely distributed. All Group Leaders would be informed. The information would be available on the website and on the noticeboard displayed at the monthly meeting.

** Members can physically go into their bank branch and transfer directly from their own account to the Andover u3a account, without having to: pay in cash, write a cheque or use internet banking. Those members who use telephone banking will be able to do the same.

h. **Submission of Annual Report and Accounts to the Charity Commission.** Our submission of the Annual Report and Accounts to the Charity Commission for FY 24/25 was successfully completed.

i. **Treasurer's Absence.** The Treasurer will be away from 3rd Jan - 21 March 2026. He has written to Group Leaders to inform them of this. All requests for payments should, if possible, be submitted to him before he departs. He will be contactable by e-mail.

j. **Nominated Person.** The Chair proposed that another named person might be required to operate the bank account in an emergency. This issue will be addressed at a future committee meeting. (All to Note)

Action: Secretary

k. **Membership Fees for FY 26/27.** Analysis of our current finances and the forecast of future expenditure indicated that there had been no need to propose an increase in membership fees for FY 26/27 at the AGM in May. However, if we fail to get the gift aid payment from HMRC, the situation could change and our reserves could fall below the 75% that we need to maintain, under the rules of our constitution. Chris Ward agreed to review projected expenditure for discussion at the next meeting, to review whether we may need to increase membership fees in FY 27/28. (All to Note)

Action: All

7. **Secretary's Report.** The Secretary had nothing to report.

8. **Membership Secretary Report.** The current number of members was 414 (397 in July 2025).

9. **Newsletter Editor's Report.** Chris reported that the distribution of next edition of the Newsletter would be starting soon, with an expected issue date before the end of November.

10. **Webmaster Report:** There were no specific issues reported. The website was working well.

11. **Groups Coordinator's Report.** The Groups Coordinator gave an update.

a. **Active Groups.** There were currently 32 active groups: a reduction of one since July.

b. **Groups No Longer Active.** Quiz Group.

c. **New Interest Group:** Explorers - David Beeson had withdrawn from taking this group forward due to a lack of interest in his proposal.

d. **Group Leader Changes.** Roger Coveney has stepped down as Group Leader of the Canasta Group and Kath Catchpole was acting as their temporary Point of Contact. The Canasta Group met on the 3rd and 4th Mondays of the month, between 2pm - 5pm at The Anton Arms, Salisbury Road, Andover.

e. **Membership Audit.** The Membership Audit had been successfully completed.

f. **Group Leader 5 Minute Presentations.** These talks, introduced in August, have been given by the following groups:

(1) Bookworms 1 and 2; Walkers 1 and 2 (August)

(2) Film, Amblers and Play Reading (September)

(3) Strollers 1 and 2; The Art Group (October)

(4) Jazz; Photography - Scheduled for November

Details of upcoming talks will be posted on the website's homepage prior to the relevant Monthly Meeting.

g. **Photography Group Project Update.** The small portrait photos, taken by Richard Gigg in July, have now been added to a new Committee notice board which is on display at each Monthly Meeting.

h. **Interest Groups' List.** An updated Interest Groups' List was sent to all committee members in October 2025. This superseded the previous list sent on 18th July 2025.

12. **Any Other Business.**

a. **AGM 2026 - 30th Anniversary of Andover u3a.** Next year would mark the 30th year since the creation of Andover u3a. It was agreed that this should be marked in some way. Initial thoughts were that at the AGM in 2026, instead of a speaker we should have a cream tea and a 30th Anniversary cake, which would be cut by a suitable worthy. This would be discussed further.

Action: All

13. **Date of Next Meeting.** The next meeting would be held on **Monday 12th January 2026 at 1000 hours at: 10, Queen's Close, Ludgershall, SP11 9SN.**

Signed

Dated

The Andover U3A is a Registered Charity, No. 1072274.