

**Annual General Meeting  
to be held in the McCrum Lecture Theatre, Corpus Christi College,  
Cambridge**

(Entry to the Lecture Theatre is via the courtyard  
on the left-hand side of the Eagle pub in Bene't Street)

**at 3.15 pm  
on**

**Wednesday 27 March 2024**

(The meeting will follow the Wednesday Lecture at 2.15 pm for which you need to pre-book a place)

**AGENDA**

**\*\*\* Please have your membership card ready to show on arrival \*\*\***

- 1. Chair**  
Appoint the Chair for the meeting.
- 2. Apologies for absence**  
To note.
- 3. Minutes of the 2023 AGM held on Wednesday 22 March 2023**  
Attached.
- 4. Election of Chair of Council**  
On the retirement of Tim Ewbank at the AGM, to elect Philip Stott, currently Vice-Chair, as Chair of U3AC's Council. Proposed by his fellow Trustees.
- 5. Election of members to Council**  
To elect the following five nominees to Council:  
Mike Gibbs                      Nominated by Derek Morris, Seconded by Paul Bullen-Smith  
Suzan Griffiths                  Nominated by Sally Livesey, Seconded by Sheila Bennett  
Rachel E Meller                 Nominated by Penny Carter, Seconded by Susan Honeyford  
Jeremy Newton                  Nominated by John Procter, Seconded by Philip Stott  
Nicholas Russell                 Nominated by Philip Stott, Seconded by Tim Ewbank
- 6. Appointment of Officers (for information)**  
Council has appointed Sally Livesey, current member of Council, as Secretary, replacing Penny Carter who stands down at the AGM.
- 7. Annual Report and Financial Statements for the year ended 31 December 2023**  
Copies available on the website:  
<https://www.u3ac.org.uk/wp-content/uploads/2024/02/U3AC-Accounts-2023.pdf>
- 8. Officers' reports to the AGM**  
To discuss attached reports.  
Please send any questions or comments on the papers by mail or email to the Office to arrive not later than **Friday 22 March 2024**.
- 9. Appointment of Independent Examiner**  
To appoint Gary Eves FCCA of Fairway Tax and Accounting Ltd as Independent Examiner.
- 10. Any other business**
- 11. Date of next meeting: Wednesday 26 March 2025.**

**Minutes of the Annual General Meeting 2023 held in  
the McCrum Lecture Theatre, Corpus Christi College, Cambridge  
on Wednesday 22 March 2023**

**Present:** 100 members

**Minutes Secretary:** Jane Carmichael

**1. Chair**

Tim Ewbank welcomed everyone and introduced Susan Honeyford as Chair for the meeting.

**2. Apologies for absence**

29 apologies were received (list at the end).

**3. Minutes of the 2022 AGM held on Tuesday 22 March 2022**

John Procter proposed acceptance of the AGM 2022 minutes, John Abbott seconded the motion. All AGREED.

**4. Election of members to Council**

Ian Hunter, Mark Sanderson, Philip Stott and John Tyson were introduced to the meeting. Having been individually proposed and seconded all were elected.

**5. Annual Report & Accounts for the Year ended 31 December 2022**

The Annual Report and Accounts were received by the meeting. This was proposed by Kevin Holmes and seconded by Geoff Tamulonis.

**6. Reports for the year**

Reports were circulated prior to the meeting.

Tim Ewbank (TE) thanked Maggie Balshaw and Alastair Breward whose terms of office have ended, and also Margaret Kerry and Colin Whitworth who stepped down in 2022.

TE emphasised the importance of the coming year in determining U3AC's future.

A member asked about using lecture recordings in reaching out to care homes etc.

Kevin Holmes praised his predecessor, Margaret Kerry, for the professional organisational systems and processes in place.

Maggie Balshaw gave heartfelt thanks to tutors as the 'lifeblood of the organisation', especially for their efforts during lockdown and the consequent changes.

Alastair Breward repeated the request for all members to contribute to the running of U3AC in any way that they could.

Penny Carter emphasised the importance of the contribution made by office staff to the work of the Secretary.

Ralph Ecclestone introduced himself and explained the new position and his role as Marketing Officer. There were a few questions from the audience, largely covered by information in the report.

One member suggested that library copies of our annual Programme should be distributed.

Clem Messenger spoke about the work of the Cultural and Social Committee, and asked members to contact her about any proposed trips/visits.

**7. Examiners**

Kevin Holmes proposed that Gary Eves FCCA of Websters Cambridge Ltd be appointed as Independent Examiner. Geoff Tamulonis seconded the motion. All AGREED.

**8. Any other business**

Nicholas Russell proposed a vote of thanks to the Office staff, which was loudly endorsed by a round of applause.

**9. Date of next meeting:** Wednesday 20 March 2024.

The meeting closed at 4.00 pm.

**Apologies for absence**

Brenda	Akester
Max	Boyce
Jo	Bradley
Lynne	Broughton
David	Cook
Frances	Dolan
Maxine	Fay
Chrissie	Fernandez-Bourne
Jose	Fernandez-Bourne
Jill	Garrett
Christine	Gibson
Helen	Gibson
Suzanne	Irwin
Margaret	Kerry
Kate	Kirk
Sally	Livesey
Alistair	Lovegrove
Fran	Matthewson
Val	Parkes
Helen	Philips
Heather	Procter-Smith
Christine	Russell
Cynthia	Smale-Adams
Georgina	Stephens
Brian	Wallis
Leonie	Welch
Lesley	Williams
Peter	Williams
Martin	Thompson

## Reports to AGM

### Chairman

The format of this year's AGM papers is different from previous years, in that we are reporting on the year AGM to AGM, rather than the calendar year. The only exception is our finances. As our financial year is a calendar year, we are required to report on that basis to the Charity Commission. However, it makes more sense for our reports to members to relate to the time since the last AGM, including the first quarter of 2024, rather than merely to the end of the year.

On behalf of the whole Council, I'd like to publicly thank four Council members who are standing down at this AGM. John Abbott and Geof Tamulonis who have contributed to our efforts to market U3AC after the pandemic. John has been a valuable member of the Finance Committee, steering us through a difficult period and Geof has served 6 years on Council. Sheila Bennett has been a long-time contributor to the work of the Council, initially as part of the Wednesday Lecture team; more recently on the Courses Committee. She was involved in establishing the members' feedback from courses and activities; subsequently in the compilation and analysis of the results, which the Courses Committee consider every term. Penny Carter has made a huge contribution to U3AC initially as a volunteer on the Reception Desk, more recently as the Secretary for the last five years. In that capacity, she has been a great help to me as Chairman, in advising on matters relating to our statutory obligations. She is a meticulous proofreader and has been a source of wise counsel on a wide range of topics.

Finally, I would like to acknowledge the tireless work of our four Office staff in supporting the membership and keeping U3AC running 'whatever the weather'. They really do hold up the sky, thereby enabling us to enjoy the wide range of courses, activities, lectures and social events that U3AC offers.

The main activities of U3AC staff and members are well reported (by Penny) in the Strategy Report that accompanies these papers. You are encouraged to read them to better understand how U3AC works and what has been achieved over the last year.

The one subject that is uppermost in the Council and members' minds is the termination of our current lease in October 2025; more importantly what we are going to do next. The current position is that we have formally asked our landlord (Magdalene College) to extend our lease by three-five years on our Bridge Street premises. In considering our request, the College's surveyors are investigating what remedial work may need to be done, to the roof and some of the engineering plan. Plainly we cannot wait an undetermined length of time for an answer, so we have initiated the process of finding alternative premises. We have formed a working group to oversee the whole relocation project. Their first action is to appoint a commercial surveyor to act as our agent in scouting potential premises for us. Members will be kept regularly informed of progress through the Newsletter and/or Bulletin.

Finally, as this AGM marks the end of my term as Chairman, I would like to thank all members of the Council, past and present, for their support through what has been a challenging three years. Fortunately we are now in better times than when I took over during Covid and I'm confident that the organisation is in good hands and will continue to prosper.

You can individually contribute by recommending that friends and contacts join U3AC. With U3AC offering a wide range of courses, activities, lectures and social events through 2024, I hope you all enjoy a rewarding and stimulating year of membership in our unique organisation.

**Tim Ewbank**

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## Treasurer

**Year to 31 December 2023:** Most of the narrative around 2023 has already been covered in the Annual Report and Financial Statements – this report will try and provide some context behind the numbers. The two main statements in the accounts are in the financial accounts (page 10 and page 11) with detailed breakdowns set out in the notes.

Page 10: Statement of Financial Activities – formerly known as profit and loss account.

- Our total income for 2023 was £383,771. This was a significant increase on 2022 (£372,805). We were very fortunate to receive another generous legacy from a former member which helped the financial situation. The loyalty and support of its members is one of U3AC's greatest assets. Finances also benefitted not only from hiring out of Bridge Street premises but also from a rebate on our Service Charge. In these accounts we still have 7/12 of reduced subscriptions and gift aid being brought forward from 2022.
- Our total expenditure for 2023 was £451,619 an increase on 2022 (£376,559). Although 2022 figures represented a more typical expenditure level - albeit tightly managed and controlled by all involved – in 2022 we still benefitted from a Covid-related rates rebate as well as a rebate against our service charge. Governance and support costs in 2023 were £211,060, an increase on 2022 (£177,296).
- The designated funds are Bird Club and Cultural and Social Committee who operate bank accounts in the name of U3AC which are therefore consolidated into the overall accounts.
- Investments increased in value by £45,512, while producing £14,846 in dividends. There is no doubt that the size of our investments are a major factor in our ability to maintain the stability of U3AC.
- We have a significant depreciation charge again this year of £41,140 in respect of the refurbishment costs which are being written off over the length of the new lease. Should we be able to negotiate a new lease of the Bridge Street premises in October 2025, then we would be in the happy position of having everything fully written down as we enter the new lease.
- The upshot of all this is that we have a deficit of - £67,848 compared to 2022 (-£3,754). This is the difference between the total income and total expenditure figures on page 10. Overall, the strength of our balance sheet has reduced although the gains made on listed investments provided a welcome boost.

Page 11: Balance Sheet

- The reduction in tangible assets relates to the refurbishment and a few minor equipment purchases.
- Creditors relates to subscriptions paid in advance.
- The total funds carried forward have decreased from £692,655 to £670,319.

Due to the generosity of past generations of members, U3AC has a very healthy levels of reserves. As well as giving us stability through the pandemic, these reserves provided the money for the Bridge Street refurbishment. It is this level of financial resilience that allow us to sustain short term losses of income.

**Looking to 2023:** The subscription rate for 2024 is £110 (2023 £105). This is to cover inflation and general increases in costs, e.g. utilities. The reduced rate subscription (for those on pension credit) is 20% of the full rate so for 2024 is £22 (2023 £21). In terms of methods of payment, we offer support to those who are unable to cope with online payments. We introduced an annual Direct Debit option in 2023 and are considering extending this to allow the potential for spreading payments over the year.

Subscription levels at U3AC have always been kept as low as possible, covering only the running costs of the organisation. One reason the subscription can be kept at a modest level is because our tutors very generously give their time and expertise for no recompense. The cost of running U3AC in 2023 was c.£149 per member and investment dividends, bank interest, gift aid, donations and miscellaneous income combined to produce an effective subsidy of c.£41 per member.

**Kevin Holmes**

## **Director of Studies (Courses)**

The headline data for August 2023 shows, at the point when courses are allocated, that the number of courses offered in the programme had grown to 375 from 361 in August 2022. For the same period the number of places offered to members grew to 7268 from 7032 previously. The number of new Tutors/Course Leaders recruited was 36.

The Courses Committee has met four times since the last AGM. One of its important roles is to monitor the anonymous returns from members about the quality of the courses they had attended and the responses from participants withdrawing from courses. Historic data for course satisfaction rates for the 2022/23 programme shows that over the three terms, on average, 92% of the returns did rate courses as 'exceeding expectation' or 'as expected'; and 2% rated courses as 'disappointing'.

The number of Face-to-Face courses in the programme year on year shows an increase from 276 to 287 whereas the number of Hybrid and Zoom-only courses has remained very similar.

An analysis of first choices of courses shows that 95.6% received their 1st choice of course and 2.1% received their 'first choice alternative'.

A substantial revision of the Tutor Support Handbook was published at the end of January. This brought together changes made in response to the Tutor Forum last September and references to new and updated policies. A Welcome Information Guide for new Tutors has also been produced and will be sent out once all the course proposals for the next programme have been received in May.

In addition to the September Tutors' Forum a well-attended, successful, Tutors' Forum was held in January which discussed two questions: 'How do we encourage more members of U3AC to become tutors?' and 'How do we secure a greater take-up of the provision of mentors for new tutors?' The helpful points arising from the discussions are already guiding the Committee's approach to these two matters.

Over the past year a meeting was also held for new tutors and two meetings were organised for prospective tutors. In June a thank you party gave an opportunity for members of the Council to recognise the contribution tutors and other volunteers make to the strength of the organisation and provided an informal setting for exchanging views and experiences.

In February members were asked to highlight any gaps in the current programme of courses and activities. The suggestions made will be collated and a request put to tutors and prospective tutors to consider offering a course to fill a gap.

Finally, the Courses Committee must put on record their continuing thanks to all tutors and course leaders for providing a rich and varied programme of courses and to the office team for their hard work and support to course members and tutors. My personal thanks also go to the Committee members for their support to me.

**John Procter on behalf of the Courses Committee**

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## **Director of Studies (Lectures)**

I'm pleased to be able to report that both the 2023-24 Norah Boyce Lectures and the Wednesday Lectures have been largely successful, with a full programme in both cases. The 25 Wednesday Lectures (5+10+10) have been, in the main, well-attended, usually with more than 100 on Zoom and up to 30 in the Pink Room. The average in the Pink Room has been c.17; in future, I should like this to be nearer to 25 as a courtesy to our many distinguished speakers, some of whom are from out of Cambridge and who increasingly prefer to speak Face-to-Face as well as on Zoom. With a U3AC membership of over 2,500, I really do think we should be achieving an audience of over 200 every session, especially when we consider the remarkable range and quality of speakers we are still privileged to be able to attract to the U3AC.

This year we have introduced our first International Wednesday Lecture from Canada, and we are grateful to Frank Nicholson of the 'Canadian Later Life Learning Network' for facilitating this. A second is already planned for the coming Summer Term.

For helping to organise this year's much-expanded Ron Gray Annual Conference, 'Ageing as Adventure: Reimagining Later Life', we are deeply indebted to Emmanuel College and to another Canadian colleague, Professor William Randall, who is Derek Brewer Visiting Fellow at the College. Bill is Professor Emeritus of Gerontology at St. Thomas University, Fredericton, Canada. He has also generously agreed to present our AGM Wednesday Lecture.

I should like to take this opportunity to thank all of our speakers, who give of their time and expertise for free, something which we must never take for granted. I must also mention Jane Carmichael, Gemma Clare, and Mike Gibbs, who, between them, provide exemplary support in helping our lecture series to run as smoothly as possible. My special thanks go Suzan Griffiths and Nicholas Russell for their sterling work in acting week-in and week-out as reliable moderators of Zoom questions.

It has been an enormous privilege to help to run these jewels in our U3AC Crown, and I wish my two successor Co-Directors - far better to have a team - every success in continuing the work.

**Philip Stott**

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## **Norah Boyce Science Lectures**

The Norah Boyce Science Lectures aim to present "Science for Everyone" with four lectures in each of the Autumn and Spring terms. We try to select speakers who can explain their subject to non-scientists.

Topics this year ranged from: "Dementia and brain ageing", through: "UK tree pests and diseases", to: "Progress in understanding the nausea and vomiting of human pregnancy", a lecture that was particularly timely, as the press announcement of the underlying science appeared the following day. Our largest Zoom audience, of over 250, was drawn by U3AC Patron, Lord Rees of Ludlow for a talk entitled: "The World in 2050 and beyond".

Talks take place at 4.30 pm Tuesdays and we allow speakers to choose between Zoom or Face to Face talks. Almost all have chosen Zoom again, but the last talk this term on: "Living with earthquakes: Know your faults" was held in the Downing Place United Reformed Church. Talks have been well received and, in general, attendance has been up this year. Past talks remain available on the U3AC YouTube channel. We welcome suggestions for topics or speakers from members.

Lesley Dickinson, Ron Laskey and John Rallison would like to thank Jane Carmichael and Gemma Clare for their help with the Norah Boyce Lectures.

**John Rallison, Lesley Dickinson and Ron Laskey**

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## **Secretary**

### **Governance**

The Council held six full meetings during the year, plus one meeting devoted to Audit and governance. Regular meetings were also held by the Finance, Courses and Cultural and Social Activities Committees, who submitted reports on all substantive matters for which they have delegated responsibility to Council for discussion.

### **Compliance**

U3AC continues to monitor the legal and regulatory requirements that charities and employers must observe, and to review any new guidance provided by the Charity Commission, in order to ensure that our policies and procedures are as up to date as possible.

### **Trustees**

U3AC's aim is to attract Trustees who as far as possible reflect the demographic of the membership and, collectively, have the skills, experience and commitment to manage the organisation effectively. To encourage as many members as possible to consider becoming trustees, the role was highlighted on our Volunteers day and a special Bulletin was published in November 2023 inviting expressions of interest, but these had only limited success.

As detailed in the Strategic report section of the Annual Report, the (password protected) Trustees homepage has been further developed to provide U3AC's Trustees with the information needed to perform their role effectively, as well as providing an invaluable archive of Council meeting papers, etc. As part of the continuing efforts to improve policies and procedures, a more systematic procedure for the appointment of Officers from among Council members has now been introduced. In addition, a survey of our operations was undertaken that identified the Officers with overall responsibility for key areas of management and how such responsibilities are delegated to enable timely and effective action by Council members, staff and volunteers working in partnership for the benefit of the charity.

### **UK General Data Protection Regulation (GDPR)**

In line with established procedure, data protection is a regular item in the Operations report at each Council meeting, and an annual review on compliance is undertaken. No reportable events were recorded.

### **Health and Safety**

The Site and Activity Risk Assessment for the Bridge Street premises was thoroughly reviewed during the year. 'Stress' was included as a risk for employees, but otherwise only minor updates were required. The U3AC guidance on Covid precautions has been kept under review, and it was decided that simplified guidance should continue to be published on the website, given that members are a high risk demographic group. Some relatively minor medical incidents involving members were reported and recorded during the year, but none was as a result of a failure of health and safety policy.

### **U3AC policies**

In line with the timetable agreed by Council, the following (non-financial) policies were reviewed and appropriately amended: Disruptive behaviour; Lone working; Privacy; and Safeguarding. The following new policies were drafted and approved by Council: Communications; Social media. All public facing policies may be viewed on the U3AC website (About U3AC > Constitution, policies, accounts).

**Penny Carter**

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## **Cultural & Social Activities Committee**

The first visit was to Amey Waste Management Park in Waterbeach on a trip organised by the Environment Group. They were met at the facility by the Director of Education Services, Jonathan Crisp, and taken to Amey's Education Centre where they had a chance to look at informative posters and objects made from recycled materials and were told about how the Waste Management Park operates. Participants then donned hard hats and hi-vis vests before they looked at the rich, non-smelly soil produced by composting materials from people's green bins, before they entered the noisy, impressive recycling building where many miles of chutes are used to sort and compress items from blue bins. At noon the group boarded the coach again to go to Joan's coffee shop at Emmaus, a charity working to end homelessness. The adjoining second-hand shop was opened to the cafe area so that U3AC members could eat at the tables that were for sale. It was felt to be a worthwhile trip.

Gainsborough House, Sudbury was the second trip. The Museum reopened in 2022 after £10m refurbishment. Once inside the building the group were taken to an upstairs room for refreshments and a welcome talk. There was then time to look round the new silk lined gallery and the smaller temporary exhibitions as well as the main exhibition, where there were good read ups on the paintings in all of the rooms. In particular the ladies' dresses displayed were really lovely, especially so because the artists had been able to make the dress materials look most authentic. The garden is cultivated with plants grown in Gainsborough's time including a Mulberry Tree over 400 years old. Most people visited the cafe which was very good, some ventured into town for lunch and others had brought their own food. The journey via the "country" way there and back was excellent and the group returned at 5pm having had an enjoyable day out.

In late May 50 members of U3AC visited the new Cambridge Mosque in Mill Road. The mosque was opened in 2019 after a six-year build. It is Europe's first eco-friendly mosque and the first purpose-built mosque in the city of Cambridge. It was built with consultations of local Muslims and now provides a family friendly place of worship.

The group were met by a lovely lady guide who told them about the history and the significance of the gardens and entrance. They entered the atrium, took off their shoes, the women covering their heads, and viewed the inner rooms including the separate washing areas, exhibition areas before entering the Prayer Hall. The whole building is beautiful, full of light and very peaceful. The visit proved very popular, so a second one was run in September for those who were unsuccessful to get on the first one.

A trip to visit Sizewell Nuclear Power Station near the Coastal Resort of Aldeburgh happened at the end of May. The group size was limited to 36 people and it was necessary to give details of those attending 6 weeks prior to the visit for Sizewell to do the necessary security checks. Members of the group then had to bring a passport or driving licence on the actual day of the visit. As there is no café at Sizewell everyone needed to bring their own lunch. We were also required to wear full length trousers, a top with full length sleeves and nonslip shoes which cover the entire foot.

Following a welcome cup of tea or coffee, we were split into groups of six, each were allocated two leaders. After an initial introductory, very interesting and informative talk, we were given High Viz waistcoats, protective glasses, gloves, ear defenders and hard hats before setting off around the plant, leaving all our valuables in a secure locker. There was a security system of gates to pass through where our identities were checked. It was a most impressive place. We didn't go into all the buildings but went into enough. I was very glad when we left the building which housed the turbines – no wonder we had been given ear defenders! The level of security and safety at the plant was impressive and reassuring and I came away with a far more confident view of how Nuclear Power is produced and its waste products stored.

After the tour we travelled on to Aldeburgh in time to have a welcome tea and cake if desired and/or a short stroll through the town. Some people had opted to just spend the day in Aldeburgh and had been dropped off in the town in the morning. We all joined the coach and travelled back to Cambridge together.

**Clem Messenger**

## **Nominations for Council – personal statements**

### **Suzan Griffiths**

I first joined U3AC in 2010, when I left full-time work as St Catharine's College Librarian, and I was a founder member of the Camsail Group that year. In subsequent years, I undertook various short-term projects and maternity-leave cover in College, Department, and Faculty Libraries, and I let my membership lapse for a while. During lockdown, however, Alastair Breward, the then Director of Studies (Lectures), approached me to become a Zoom Moderator for the Wednesday Lecture Series, and I have shared this role with Nicholas Russell ever since. I also attend a number of U3AC courses, and hope now to act as Co-Director of Studies (Lectures).

### **Rachel E. Meller**

I came to Cambridge in 1974, to do research on hormones and behaviour. I then joined a communication consultancy, writing training materials, mainly for pharmaceutical companies. On retiring in 2015, I joined the U3AC, starting with a course on creative writing. In 2019 I helped run Focus Groups on members' opinions of U3AC communication channels. My first book (a family memoir) was published in 2023, on which I gave a Wednesday Lecture. I really enjoy U3AC ballet classes, proving it's never too late to learn something new!

### **Jeremy Newton**

After studying French and German at St John's College, Cambridge, I trained and qualified as a Chartered Accountant. I then developed a career in the arts and higher education, serving as National Lottery Director at Arts Council England and Chief Executive of NESTA, and then as Principal & Managing Director at RADA and Vice Principal at Guildhall School of Music & Drama. I retired from Guildhall in 2020 and have been an active U3AC member for the past 3 years. I have served as a non-executive director with several organisations - as Chair of the Board at English Touring Theatre, Youth Dance England and the National Association of Youth Theatres, Trustee and Chair of Audit & Risk at the Geffrye Museum in London and Trustee of Cambridge Live. Within Cambridge University, I was a Teaching Fellow at Judge Business School over a ten year period and am currently a member of the Finance & Investment Board at Lucy Cavendish College. I would very much like to draw on this wide range of experience to play a full part in the future growth and development of U3AC.

### **Nicholas Russell**

I first became aware of the U3AC in 1989 when I was the printer for the U3AC Programme, a booklet of 32 pages, A5 size; compare this to what we have now! I started as a member of the 'Walking for Pleasure' group, and, with others, took over the running of the group. I was a member of Chris Holt's current affairs group, and, as the demand for such groups increased, found myself chairing a new hybrid current affairs group. I also attend various other U3AC classes. In addition, I have been a regular helper at U3AC's Open Days, and act as a Zoom Moderator for the Wednesday Lecture Programme.