

Manx Retirement Association

Minutes of the Annual General Meeting

Held at The Onchan Pensioners Hall

Friday 26 May 2023 at 10.30am

Present

Committee

Howard Parkin	Director, Chair
Barbara Mason	Deputy Director, Events Co-ordinator
John Cuddy	Deputy Director, Treasurer
Sally Farrell	Walks/Write Ups
Deborah Lace	Welfare
Ken Horsley	Data Protection
Chris Blyth	Discount Booklet/Islander
Alan Franklin	200 Club
John Wilkinson	Co-ordinator (co-opted)
Silvana Evans	(incoming) Secretary/administrator

Members

35 members were present, plus 10 Committee a total of 45 attendees.

1. Welcome

Howard Parkin (HP) opened the meeting and welcomed and thanked everyone for attending. HP thanked the Onchan Pensioners for the use of their Hall. Following this HP introduced the Committee.

2. Apologies for Absence

Apologies were received from: Linda Kelso, John and Joyce Quine. Marian Teare, Richard Hamer, Fay Manners, Theresa Anderson, Phil Kneen, John Ellershaw, Samantha Ellershaw, Pam Tomlinson, Ivor Knight, Joyce Whiteford, Jill Ogglesby, Naomi Brooks, David Farrell, Ken Diack, John and Amy Levett, Lesley Nichol, Jane Franklin, John Davies, Keith and Brenda Glover.

3. Approval of the Minutes of the Last Annual General Meeting held on the 9TH of May 2022 at 10.30am

Even though there were no matters arising, an amendment to the minutes was proposed by Howard Parkin (HP) page 2 Management Committee should read for Ken Horsley and Sally Farrell re-elections dates of 2022 – 2025. The minutes were approved as being a true record. Proposed by Noreen Dawson and 2nd by Sandra Parkin

4. Directors Report

Please see a copy of the Directors Report attached at the end of the minutes.

5. Treasurer's Report – Statement of Accounts for 2022

Please see a copy of the Treasurer's Report attached to the end of the minutes

John Cuddy (JC) invited questions from the floor

Both John Callow and Celia Marshall queried costs of producing the Islander and associated admin requirements.

Thora Hurd queried the cost of MRA purchasing stamps and explained they could be purchased cheaper in bulk from Nottingham.

Alan Claque asked if The Association could ask for an itemised bill from the Third-Party Quinne and Cubbon printers.

Peter Malliard expressed his concerns re using the internet for on-line payments

Jim Cottier expressed that fundraising could be a way of increasing monies for the Association.

Neil Corlett stated that an option could be to place the Islander on the Website along with all MRA forms for activities.

Geoff Campbell thanked the Committee for their hard work and for monitoring costs and expenditure.

HP stated that a complete review would be undertaken regarding the measures of how the association prints, collate, and distributes the Islander. No changes will be implemented for at least 3 months, to give time for the new administrator to become acquainted with the systems and procedures.

There will be an announcement in the Islander inviting members to comment on the changes

The accounts were proposed by Peter Malliard and 2nd by Doug Brown

6. Subscriptions

HP stated that membership subscriptions would be increased from the 1st of January 2024 to the following;

Single Member from £20 to £25 Couple at the Same Address £28 to £35

Proposed Celia Marshall 2nd Geoff Campbell

7. Appointment of Accounts Over Viewer for 2023

Graihagh Mylchreest was proposed by Sheila Dove 2nd Moira Blyth

8. Confirmation of appointments to the Management Committee 2023-2026

HP confirmed the following new member appointments on to the committee:

Silvana Evans as secretary/administrator and John Wilkinson as Coordinator

Re-election agreed for:

Chair, Director, Howard Parkin - Proposed Jim Cottier/Adele Towns 2nd Noreen Dawson

Treasurer, Deputy Director, John Cuddy – Proposed Neil Corlett 2nd Sheila Dove

Chris Blyth, Islander – Proposed Jill Cuddy, 2nd Sylvia Evans

Other Committee member nominations were agreed as follows:

Ann Cottier for Marketing and Fundraising

Sylvia Evans for the 200 Club (working alongside Alan Franklin until he steps down at the end of the year)

9. Any Other Business

HP asked members if they had any comments and suggestions

Marketing

Ann Cottier – suggested buying pop up banners to be used to advertise the MRA at all their events which could be sponsored by local businesses

Fundraising

Moira Blythe suggested where known charity speakers who attended any MRA events could collect extra monies by providing a bucket. It was expected that any bucket/box should have the charity name clearly identified on it.

Administration

Neil Corlett queried the £3 admin fee for bowling as he had prepared his flyer

Celia Marshall suggested if the Islander could be given out at the Monthly Luncheons, or other MRA events

Thanks

Celia Marshall proposed a vote of thanks to the Committee

10. HP thanked everyone for attending and closed the meeting at 11.25am

The Managing Committee

The current members of the Managing Committee (each of whom is elected for a 3-year term of office)

Director and Chair	Howard Parkin	2023-2026
Deputy Director/Events Coordinator	Barbara Mason	2021-2024*
Deputy Director/Treasurer	John Cuddy	2023-2026
Data Protection	Ken Horsley	2022-2025
200 Club	Alan Franklin	2021-2024*
Walks	Sally Farrell	2023-2025
Islander	Chris Blyth	2023-2026
Welfare	Deborah Lace	2022=2025
Co-ordinator	John Wilkinson	2023-2026
Secretary/Administrator	Silvana Evans	2023-2026
Marketing/Fundraising	Ann Cottier	2023-2026
200 Club (shadowing)	Sylvia Evans	2023-2026

*Indicates due for re-election

Director's Report for the year 2022.

Ladies and gentlemen,

It is great to see so many of you here today for our AGM and on behalf of the MRA Management Committee I thank you for being here today.

Sadly, some of our members passed away during 2022, including former committee member Joan Daniels wife of former Director Gordon Daniels, I would like you all to join me for a minute's silence to mark this and other MRA members who have passed away in the last 12 months.

2022 was certainly a big improvement on 2021 as the problems of Covid eased substantially throughout the year and were delighted to see so many of you attending our various activities throughout the year.

Despite the issues with Covid, I am delighted to advise that all our various activities and events have once again been very well supported throughout the calendar year 2022.

In 2022 we managed to hold a full house of 12 monthly luncheons during the year at eight different venues. Comis, Views, the Palace, the Sefton, Ramsey Park, The Talk of the Town, Peel Golf club, and Woodbourne House. We had over the year, various guest speakers including our Lt. Governor, Sir John Lorimer, talks on the Aviation Museum, the coastguard, anaesthesiology, and the Manx Symphony Orchestra. We were also entertained by the 4 Basses. As well as guest speakers, Jim and Anne Cottier have 'done' 2 bingo sessions for us and a 'Play your cards right' session. Rosa Drown and Eunice Evans have also spoken to us. Thank you one and all for your efforts. Overall, over 800 Members and a few guests attended the lunches. Thank you all for your attendance and support at our lunches, which are always one of the highlights of our monthly activities.

Our monthly Coffee Mornings continue to be supported in the north, south and east at I am the Southern coffee morning at The George, Castletown, has settled down now and is proving popular. The Northern coffee morning meets at Ramsey Golf club, and the Douglas sessions have recently moved from the Archibald Knox to the Terminus Tavern. Our grateful thanks go to our organisers and helpers, especially Jim and Ann Cottier in Castletown, and to Pat Mudie, and Noreen Dawson in Onchan, and Barbara Mason and Irene Davenport in Ramsey who run the Ramsey session.

At all the lunches and coffee mornings, we always have a raffle, and huge thank you is owed to all who bring prizes and purchase tickets, they are all a very useful source of club funds. I would also in particular like to thank Loraine Moffit for the organisation of the luncheon raffles, and the volunteers who sell tickets and distribute the prizes.

In the Islander every month Sally Farrell organises writes ups for most of our events, and a special mention has to be made of Grailhagh Mylchreest who's write up for the Abba steam trip "*Our last summer*" was a real treat, "*I have a dream*" that she will "*Gimme, Gimme Gimme*", another one, and we know who to "*Ring, ring ring*", when we want another such write up. As long as it does not cost us any "*Money, money, money*"

During the year, Barbara Mason organised a total of eleven theatre/cinema visits and Ten pin bowling afternoons, an Abba steam train trip, and a Disco party night. Barbara has also kindly organised and hosted visits to Aaragon Mooar, Douglas Town Hall, the Calf of Mann, Milne Town, Sunset Lakes, and Peel Cathedral gardens. Thank you, Barbara, for once again organising such a packed programme of events and visits throughout the year.

We have also held regular whist, indoor bowls, Rummikub, Mah Jong and walks, and Mini Golf sessions in the summer months. Thanks to Ken Diack and latterly to John Wilkinson for running the whist, Celia Marshall for the Rummikub and mini-golf, Brenda Glover for the Peter Maillard for the bowls, and Dave and Sally Farrell's for the walks.

Our weekly 'Stretch and flex' sessions at the NSC are still very well supported, with often over 30 of us working out under the watchful eye of Liz. Thank you to Debbie Lace and latterly Dave Farrell for hosting these sessions for us. The Technology group continue to meet monthly at the Archibald Knox. Thank you to Ken Horsley and his team for hosting this group and to all involved.

Unfortunately, due to "that bug", we were unable to have an MRA holiday in 2022 but we are going to Scotland in August 2023, just 3 years later than planned. We did yet hold another Bonfire night staycation at the Ramsey Park with nearly 60 members attending the meal and subsequent fireworks display.

The 200 Club continues to distribute monthly cash prizes at our lunches, which Alan Franklin looks after, the club and provides the MRA with a valued financial contribution. We have three monthly prizes of £30, and we are grateful to Alan for all his efforts and his work managing the 200 Club. Alan has indicated he would like to hand over the 200 club reins before the next AGM, so if anyone is interested, please let any of the committee know.

I also want to thank Chris Blyth for his ongoing work on the MRA discount booklet which enables members to obtain some great discounts at various establishments throughout the Island. I also offer our grateful thanks to Richard Hamer who has for many years maintained and developed our online presence on the web and on Facebook. It's an onerous task, but Richard keeps us up to date with regular and appropriate postings.

So, as you can see, we are a very active organisation, and without exception, all our many the activities are well supported. Thank you, members, for your attendance and to the various organisers for putting on such a varied and busy programme throughout the year.

One area of concern for us is that our membership however has dropped somewhat in the last twelve months from around 360 to less than 300, whether this is a consequence of Covid or another factor it does concerns us as it does have a considerable effect on our revenue, and with increased costs these are two major issues I know John will be mentioning in some detail in his report but I would like to make you all aware of some measures your committee are taking to minimise our costs and increase hopefully increase our revenue.

- i. We have some time, discussed the ongoing costs and distribution of the Islander and associated flyers, and we have concluded that the excessive costs of postage means that we cannot delay any longer the introduction of the distribution of the Islander via e-mail.

This will give us a significant saving in postage (at 80p per issue per member per month) alone. We are of course mindful that some members do not have email or printer access so before we go ahead with this necessary change, we will ensure that copies can be forwarded by post or by other means of distribution to those members who wish to still receive a hard copy for which an appropriate fee may need be levied.

However, we are not going to introduce this measure until our new secretary/administrator has had time to make themselves fully cognizant of the MRA administrative functions. We anticipate this change will be introduced later this year.

- ii. We are also aware that the costs of using the office in Ramsey are increasing and so we are actively looking at all other options including, if necessary, moving to alternative premises, but again we do not anticipate any move until later this year
- iii. We are with immediate effect as appropriate changing the way some of our activities are paid for. Instead of having a registration fee for some activities such as whist and mini golf we are going to increase the regular attendance fee. This fee will cover the cost of the activity and provide a contribution to toward the MRA administration costs.

There may be other means by which we can reduce our costs and increase our revenue, and please be assured that we, the management committee will look at any way in which we can continue to provide our valued members with a service that is enjoyable and cost effective. The above measures have been all been taken with this in mind.

We are delighted to be one of the largest organisations of our type on the Island, and we intend to continue doing so for many years to come. We are always pleased to welcome new members, so as always, if you know of any prospective new members, please have them contact us.

At this point, I would like to formally thank our Treasurer, John Cuddy, for all his efforts. John provided the accounts you have before you and will be speaking with you all shortly.

Organising and administering such a varied programme takes a lot of time and effort. We really appreciate the work done in the office by Eunice Langton who has done an excellent job for us. Due to some health issues, Eunice stepped down from this role in February 2023 year and we all owe her our heartfelt thanks for doing such a great job for us. On behalf of all the MRA, I would like to thank Eunice for her efforts and for frequently going that extra mile for us. It really is appreciated. Thank you, Eunice.

Presentation to Eunice

Although strictly outside this report on 2022 I need to mention that since February we have managed to keep everything moving, and we are very grateful for the help given by several people Vicky Bradley has helped in the office especially with the lunches, Chris Blyth and John Wilkinson have ensured the Islander, and Barbara Mason and John Cuddy have ensured that the wheels stayed on the MRA wagon!!!

I am now able to confirm that Sylvaner Evans will be taking up the role of MRA administrator with immediate effect and we all look forward to working with you Sylvaner.

As with any organisation, it only works if you have a good management committee to provide invaluable work and support. We are fortunate in the MRA of having a team that is both a pleasure and a privilege to work with. They all provide excellent and sound advice and a tremendous amount of support and encouragement. Thank you all for your invaluable support. It is great to know that you can rely on such a willing and helpful team

We have room on the Committee for willing volunteers. It is not too onerous. We only meet every other month, but it is your Association. We need input and assistance to ensure that we continue to strive. If you are interested and want to know more about what roles are available and consider joining us, please speak to us.

Whilst all of us on the Committee do our bit for the MRA, I need to mention specifically the efforts of one of the MRA committee without whom the MRA would be a much quieter and less active organisation. When it comes to the lunches, visits, and the various trips, and lots of administrative work, this person books the venues, obtains the tickets, the speakers, sorts out the menu, chases up all concerned, makes the payments and generally ensures everything runs smoothly. She also organises and leads us on the MRA holidays and staycations. She does all this in such a cheerful calm and efficient way. Barbara has indicated that after 12 years she will be stepping down from her role as Deputy Director and event's organiser at next year's AGM, so we are actively looking already for someone to work alongside Barbara to ensure a smooth transition.

So, on behalf of us all, a huge thank you, to our Deputy Director, Barbara Mason, and I would like to make a presentation to Barbara from your committee as a small gesture of our thanks and appreciation.

(Presentation to Barbara)

Finally, I want to say a huge thank you to all our other helpers, volunteers and members who make the MRA run so smoothly, without you all the MRA would not be a successful and as your Director and I want to thank you all very much for your ongoing support of the association, and for being here today.

Howard Parkin

Director MRA

May 2023

MRA TREASURERS REPORT FOR YEAR ENDING 31ST DECEMBER 2022

Good morning and I trust that you have a copy of the Accounts which I will go through, and I am happy to answer any questions at any time.

First Page, Section A covers Receipts and Payments.

These are partly explained on the 4th page, but I will now give additional information. I should also remind you in line with requirements set out by the AGO's that the Accounts do not show the Receipts and Payments we make for Functions where we ask Members to pay for tickets and we then pay the provider of the Service - for example the Monthly Lunches. Taking everything, we do into account, our total income for the year was £50,686 and expenditure £54,325.

A1 Receipts

Donations £4109 comprises - 200 Club £753, and Subscriptions £3356. Subscriptions for the two previous years were 2020 £5764, 2021 £6195, and for 2023 to date £4232. The 2022 reduction was mainly due to our change of the date these became due from the date a member joined to Jan each year. This makes the administration easier.

Restricted Grant being £1800 from Gough Ritchie for IT Equipment, and the **Unrestricted Grant** being £1500 from Celton Manx plus £1 donated by member.

Receipts from Fundraising Activities £4751 mainly from Raffles and Coffee Mornings

The £1 is Interest Received.

Gross Receipts from other Charitable Activities £440 explained on 4th page.

A3 Payments

Gross Trading Payments £16,180 comprises Telephone £904, Electric £227, Newsletter £6029 (2020 4349, 2021 £4794) Rent/costs £3165, Insurance £301 (Insurance 2023 £848), Other Office Costs and sundries £1234, Wages £4320.

The Governance costs of £61 are for the hire of the AGM Venue, and Committee Meetings.

A6 Totals

Shows a total deficit of £3639. Mainly caused by change in date Subscriptions requested (circa £2500 deficit in 2022 compared with average Subs 2020 & 2021) and increase in Newsletter costs (circa £1500 compared with average costs for 2020 and 2021)

Second Page, Section B1 Cash Funds

Shows bank balances as at year end.

Third Page,

C3 Trustee Remuneration

By law we have to show Remuneration paid to Trustees. This relates to the administration function.

C6 Other Information

Self-explanatory.

Fourth Page,

- | | | |
|---|--------------------------------------|--------------------|
| 1 | Donations | already covered. |
| 2 | Grants | already covered |
| 3 | Gross receipts from other activities | - self-explanatory |

I will finish by also thanking Eunice for all the work she has undertaken and for the help she has given me as Treasurer. It was very much appreciated.

I also thank Graihagh Mylchreest for over-viewing the Accounts and putting me right on several matters.

We do not need to have our Accounts Audited, and it was agreed at a previous AGM that we would have our Accounts Over-viewed instead. I sincerely hope that Graihagh will also Over-view the Accounts for 2023.

Going Forward,

I do have concerns about the reduction in Subscriptions and cost of the monthly Newsletter.

In addition, we have had to update our insurance to cover the activities we undertake and the Committee, in line with standard insurance for Charities. This has risen from £301 in 2022 to £848 in 2023.

John Cuddy

Treasurer 26th May 2023