

# MANX RETIREMENT ASSOCIATION

## MINUTES OF THE ANNUAL GENERAL MEETING HELD AT THE BLIND WELFARE CENTRE, ONCHAN ON MONDAY 9 MAY 2022 AT 10:30AM

### Present:

Howard Parkin	Director
Barbara Mason	Deputy Director, Events Co-ordinator
John Cuddy	Treasurer
Eunice Langton	Association Secretary
Sally Farrell	Walks, Islander
Deborah Lace	Welfare
Ken Horsley	Data Protection
Chris Blyth	Discount Booklet

### 1.0 Welcome

Howard Parkin, Director, opened the meeting and welcomed and thanked everyone for attending. Howard thanked the Blind Welfare Centre for the use of their premises for the AGM. Howard then introduced the members of the committee present.

### 2.0 Apologies for Absence

Apologies were received from the following:

Malcolm & Vivien Wenn, Steve Quarrie, Les Crellin, Marion Teare, Michael & Jill Oggelsby, Teresa Anderson & Phil Keen, Joan Butler, David & Pauline Hobson, Alan & Jane Franklin, June and John Ellershaw, , Richard Hamer, Loraine Moffitt, Kath & David Galbraith,

### 3.0 Approval of the Minutes of the Last Annual General Meeting held on 24 May 2021

There were no matters arising and therefore the minutes were approved as being a true record. Proposed John Levitt and seconded by Sandra Bargery.

### 4.0 Director's Report – Howard Parkin

Please see copy of the Director's Report attached at the end of the minutes.

### 5.0 Treasurer's Report on the Activity of the Association for 2019 – John Cuddy

Please see copy of the Treasurer's Report attached at the end of the minutes.

John invited questions from the floor.

Ken Diack queried the entry figure of £283.00 for the Whist group. Ken thought it was a lower figure but he will check his figures.

Thora Hurd queried why the lunches showed a loss. John explained that we pay for the lunches of the guest speakers. It varies depending on the number of speakers and if they stay for lunch.

Celia Marshal queried why Rummikub and mini golf are listed together. John explained there is limited space to list everything. Celia requested that the golf and Rummikub be listed together on one line.

Norman McLeod queried why Bill Weldon was not auditing the accounts now after providing this service for many years. John explained that the Attorney Generals office informed us that we do not need to have the accounts audited. This was also costing the MRA money. We have not had them audited for the last 2 years.

John Levitt queried if a simple expenditure accounts sheet could be produced solely for the AGM to make it easier for members to follow, as the annual return sheets to the Attorney General Office were complicated to follow. John Cuddy agreed that for the next AGM, he would produce a simply expenditure sheet and a copy of the official accounts submitted to the Attorney General's office.

Celia Marshall queried the proposal for the magazine to eventually be distributed by email to save costs. A long discussion followed with varied points of view. It was concluded that for now the magazine will continue to be distributed by mail and will be reviewed at a later date.

Ken Diack queried if we have lost the sponsor for the back page of the Islander. Howard explained that we now have a new sponsor.

The accounts were proposed by John Levitt and seconded by Sandra Bargery

#### **6.0 Subscriptions – Confirmation for the Forthcoming year**

It was confirmed that there would be no increase in membership for the forthcoming year. Proposed by Celia Marshall and seconded by Sheila Dove.

#### **7.0 Appointment of Independent Reviewer for 2020**

John reiterated that the AGO have confirmed that we do not need to formally have our Accounts Audited and Examined as the Gross Income is less than £25,000. The MRA Committee Members are Trustees of the MRA, and the responsibilities are shared by all the Trustees including the correct presentation of the accounts. Graihagh Mylchreest, who is an accountant, has agreed to overview the completed accounts for the MRA before presenting to the AGM and they then being sent to the AGO for 2022. Proposed by David Farrell and seconded by Lesley Nicholl.

Richard Green proposed an official vote of thanks to the MRA Committee for their commitment and all they do for the members.

#### **8.0 Confirmation of Appointments to the Managing Committee and Election of New Members**

##### **Re-election of Committee Members**

- Members serve for 3 years and then need to be re-elected.
- This year Ken Horsley, Sally Farrell and Eunice Langton are due for re-elected.

##### **Nominations for New committee members.**

- Howard confirmed the appointment of Deborah Lace on to the committee to replace Margo Naylor.
- Approval of re-election of all three members above and the appointment of Deborah Lace was proposed by David Farrell and seconded by Jill Cuddy.

## **9.0 Any Other Business**

### **9.1 Report From Group Leader**

#### **Walking Group – Sally Farrell**

- Sally commented that they have now been renamed to Fair Weather Group. The group is growing and currently 20 members now. There are 2 walks. 1 walk sort and less energetic and the 2<sup>nd</sup> walk longer and more energetic. Both walks usually end up with refreshments in a café whenever possible.

#### **Rummikub – Celia Marshall**

- Rummikub continues twice a month at Heywood Court. There is a planned end of season lunch following the June Rummikub session.

#### **Mini Golf – Celia Marshall**

- Celia also runs the Mini golf in Onchan Park during the summer for 10 sessions, which are very popular.

#### **Whist Afternoon – Ken Diack**

- Currently 32 members signed up. Archibald Knox have confirmed they can only have 20 people in the room due to fire regulations. So currently looking for another venue. Ken may not run the next session in September. We do not restrict numbers. A new venue may have to be found even if this involves a payment for the room. Ann Cottier commented that British Legion use the room and are confined to just 20 members.

### **9.2 Other Business**

#### **Online Banking**

Graihagh Mylcreest offered to go to member's homes to help them with banking apps.

#### **Discount Booklet**

Chris Blyth raised the issue that the members are not taking advantage of the discounts offered in the Discount Booklet

#### **WhatsApp**

Ken Diack queried if Barbara Mason has a WhatsApp group for all events to send out reminders. Barbara confirmed this would be too onerous but she does currently send our email reminders to anyone that has booked for an event.

#### **Planting a Tree for the Jubilee**

Ann Cottier queried if the MRA would be proposing to plant a tree to celebrate the Jubilee. Howard to look into this.

### **10.00** Howard thanked everyone for attending and then closed the meeting.

## **Director's Report for the year 2021.**

### **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 2021, including Alan Kennaugh a former Management Committee member last November. Many of you knew Alan from the Whist session and indoor bowling sessions. I would like you all to join me for a minute's silence to mark his and any other MRA members who passed away last year.

2021 was certainly a big improvement in 2020 but we still had Covid to contend with which did disrupt some of our activities. We had a further two lockdowns to contend with in the early part of the year, but we managed to keep going, and were delighted to see so many of you attending our various activities throughout the year.

Our membership continues to remain buoyant. What has been particularly noticeable is that whilst our membership remains steady at just under 400, we have however seen a considerable increase in attendance at many of our activities and have had to restrict numbers and sometimes hold duplicate visits. I would also point out that MRA events and activities are for MRA members. The only exceptions being the monthly luncheon when guests are permitted and when a prospective member wishes to try an activity for one occasion only. Whilst we are comfortable with our current membership numbers, we are always pleased to welcome new members, so as always, if you know of any prospective new members, please have them contact us.

As a registered charity, we have to operate within our budget and whilst a small surplus is hoped for, we should not be making a profit and only retain funds to cover contingencies.

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. John will be speaking with you shortly

Despite the various issues with Covid and lockdowns I am delighted to advise that all of our various activities and events have once again been very well supported throughout the calendar year 2021.

In 2021 we managed to hold ten monthly luncheons during the year at 6 different venues. Comis, Ramsey Park, Bradda Glen, The Talk of the Town, Peel Golf club, and Woodbourne House. We had over the year, various guests including our previous Lt Governor, Sir Richard and Lady Gozney. We had our guest speakers/performers entertain us with talks and activities. The talks ranged from a charity cycle ride, personal security, bees, writing popular fiction and more. Thank you to all who attended and to all our speakers. Overall, nearly 1,000 Members and a few guests attended the lunches. Thank you all for your attendance and support at our lunches, which are always a highlight of our monthly activities.

Our monthly Coffee Mornings continue to be popular in the north, south and east at I am both delighted and relieved that our Southern coffee morning finally found a new home last December in The George, Castletown, after moving from The Falcons Nest, Bradda Glen, The Rowany Golf Club and the Station in Port Erin. The Northern coffee morning meets at Ramsey Golf club, and the Douglas sessions are held at Archibald Knox in Onchan. Our thanks go to our organisers and helpers, especially Jim and Ann Cottier in Castletown, and to Pat Mudie, Noreen Dawson, Joan Butler and Sandra Parkin in Onchan, and Barbara Mason and Irene Davenport in Ramsey who run the Ramsey session. We are currently looking for a local host in the north (Any volunteers?)

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

During the year, we also held a total of eight theatre/cinema visits. Four Ten pin bowling afternoons and a Disco party night. We also managed a water sports event at The Mooragh (and some of us got very wet!)

We have also held regular whist, indoor bowls, 10 pin bowling, and Rummikub and walks. We also held Mini Golf sessions in the summer months and an occasional Beetle Drive. Thanks to Ken Diack for running the whist, Celia Marshall for the Rummikub and mini-golf, Peter Maillard for the bowls, The Farrell's for the walks and Barbara Mason for the beetle drive and ten pin bowling. We have a new activity that commenced in 2021, Mah Jong, and we are very grateful to Brenda Glover for hosting this initially at home but now at St Paul's church hall in Ramsey. We play twice a month and it's great fun, as we all strive to achieve our Pongs and Kongs!

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 for hosting these sessions for us. The Technology group continue to meet monthly at the Archibald Knox. Thank you to Ken Horsley for hosting this group and to all involved

With the ongoing popularity of "staycations", we have found that our "visits" to places of interest on the Island have become increasingly popular and many of these have been so popular. We have had to have repeat visits. In 2021 we had two visits each to Milntown, Peel to look at the Peveril Internment camp, Babbages Bistro in Lezayre and to Arragon Mooar in Santon. This last one has had a further visit in 2022, and further visit is planned for later this year to give all interested a chance to see John Taylor's amazing watch and clock collection. We have also visited Rushen Abbey, Mallards, in Santon and the IOM astronomical Societies observatory in Foxdale. A very popular trip was also held on the Steam train and a further trip is planned for this year.

Sally and Dave Farrell have also hosted sessions of the MRA Fair-weather walking group. We held nine walks in 2021, and these walks have proven to be very popular

Unfortunately, due to "that bug", we were unable to arrange an MRA holiday in 2021 but we are hoping to get to Scotland in 2023, just 3 years later than planned. However, we managed to hold another Bonfire night staycation at the Ramsey Park with nearly 100 members attending the meal. We also had a very successful Party night at Douglas Golf club last May, and an afternoon tea at the Fun Barn with the "Manic Ukkers" with a special guest player!

The 200 Club continues to distribute monthly cash prizes at our lunches, which Alan Franklin looks after. We have three monthly prizes of £30, and we are grateful to Alan for all his efforts and his work managing the 200 Club. But remember! you have to be in it to win it, and I understand there are a few numbers still available

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 of the activities were 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.

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, who does an excellent job for us. On behalf of all of you, I would like to thank her for her efforts and for frequently going that extra mile for us. It really is appreciated. Thank you, Eunice.

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

Just a few weeks ago we said a fond farewell to Margo Naylor, who with her husband John, founded the MRA back in 1998. Margo has now left the Island to go and live near her family in England. and consequently, she resigned from the Management Committee. We managed to persuade Debbie Lace to join us who also acts as our almoner. We still have room on the Committee for any 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 the role or consider joining us, please speak to any member of the Committee.

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 without whom the MRA would be a much quieter and less active organisation. When it comes to the lunches, visits and the various trips, 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.

So, on behalf of us all, a huge thank you, to our Deputy Director, Barbara Mason.

Finally I want to say a huge thank you to all of our 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 thank you all very much for your ongoing support of the association, and for being here today.

Howard Parkin  
Director MRA

## **MRA**

### **Treasurers Report year ending 31st December 2021**

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

As those of you who were here last year know, the accounts are not quite as easy to follow as they used to be, as they have to be set out as required by the Attorney General's Office.

#### **Page 1, Section A covers Receipts and Payments.**

These are partly explained on page 4 but that page does not cover everything, so the following covers the main items. 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 etc where we ask Members to pay for tickets etc and pass that money onto the provider of the Service for example the Monthly Lunches.

#### **A1 Receipts**

Donations £6955 is made up of Subscriptions £6195 and 200 Club £760.

Restricted Grants £400 being £150 from Onchan Rotary and £250 from Lloyds Bank for Stationery and IT.

Receipts from Fundraising Activities £4272 comprises Raffles £2352 and Coffee Mornings £1923.

The £1 is Interest Received.

Gross Receipts from other Charitable Activities £2986 S&F £653, Bowls £277, Mini Golf £59, Whist £283, RummiKub £152, Tech Group £235 Sundries £1327 which includes a loss on Presenters meals of £187,

#### **A3 Payments**

Gross Trading Payments £16290 comprises Telephone £885, Electric £168, Newsletter £4793, Rent £2460, Insurance £296, Stamps £378, Other Office Costs and sundries £2025, Computers £1025 for which we applied for a grant in 2021 but not received till 2022, Wages £4260.

Restricted Funds £681 used to pay for IT, Website and Stationery

The Governance costs of £90 are for the hire of the AGM Venue, and Committee Meetings.

#### **A6 Totals**

Shows deficit of £2163. However, we have since the year end received the grant we applied for for IT which in effect offsets this loss by £1025.

#### **Page 2 Section B1 Cash Funds**

Shows bank balances as at year end.

#### **Pages 3 and 4**

Give brief explanation of figures. Unfortunately, due to the standard format of the Accounts it is not as easy to give all the information I would normally like to give hence my having to go through them in some detail.

I will finish by firstly thanking Eunice for all the work she has done this year in keeping records up to date and the additional work she has had to undertake due to us moving our Bank Account from IOMB to Lloyds. We have kept the IOMB open for the time being just to cover situations where Standing Orders etc have not been changed but we will be closing off those accounts soon.

And secondly by thanking Graihagh Mylchreest for Overlooking the Accounts and putting me right on a couple of matters. As I explained at last year's AGM, we do not need to have our Accounts Audited and it was agreed at that Meeting that we would in future have our Accounts Overlooked rather than Audited and it was agreed that Graihagh be asked to do this. Graihagh has also kindly offered to Overview the Accounts for 2022.

John Cuddy

Treasurer 9th May 2022