

## **MINUTES OF THE U3A CALPE AGM, HELD AT LAFMA VENUE, ON 17TH NOVEMBER 2022**

The Meeting opened at 10.35am.

The meeting began with a presentation from our guest speaker, Nicole Sandler, from Chase Buchanan, Javea. Nicole has an extensive background in financial services, both in the UK and Spain.

Nicole gave a most interesting talk about Estate Planning, Succession Tax, Inheritance Tax and Power of Attorney. She advised that members should revise their financial arrangements at least once a year, in order to keep them up to date, so that if anything untoward happened, it would be much easier to deal with matters. All relevant documentation should be kept in a safe place, but accessible when necessary. Her knowledge was extremely comprehensive and detailed. Nicole outlined the situation regarding Inheritance in Valencia province: the rates of taxation, the exemptions, and suggested that it was important to review the likely cost, since inheritance tax had to be paid before any property/assets could be sold. In addition, she advised that a Power of Attorney was sensible for most people who are elderly. There are several types: General POA, Special POA and Financial POA. A lawyer can advise on the correct type. However, it must be set up before a person becomes incapacitated, either physically, or especially mentally. Nicole's talk finished at 11.20 am. However, Nicole then stayed on and was available for more private conversations, once the AGM business had been conducted.

**Apologies** already having been received from Freda Croasdell and Liam McKervey.

The President, Wendy Down, welcomed members and added that she was happy to see such a lot of members making the effort to be here today - 66 in total.

The Minutes of the previous AGM held on 18<sup>th</sup> November 2021, at the Casa de Cultura Calpe, were taken as read, as they had been published on the U3A Calpe website for almost the whole of the past year.

### **President's Report:**

The President explained that a year ago the association had been in a challenging situation: the impact of Covid was still being felt, and the full extent of Brexit was becoming clearer. U3A Calpe had been the first of the U3A associations, so it was crucial that there should be a full Committee to carry on the association's work in this new scenario. Back in February 2020, there had been virtually 600 members, now we had less than 350. The impact of this drop in numbers means that there is less income to fund activities, less members to take part in Committee work or organize group activities. It is clear that this scenario will not change in the immediate future, and therefore U3A Calpe must be innovative and flexible in its approach in the coming years, perhaps working more closely with other U3A associations in the area, and other local organizations.

However, despite these challenges, U3A Calpe had thrived during the past year, and much had been achieved: improvements to our administration, including a new complaints procedure; a move to new premises providing a permanent base, the introduction of social coffee mornings, support to the local branch of Cruz Roja and a range of travel opportunities for members. She highlighted work done by individual Committee members - to modernize

the website, to ensure that the membership database is up to date, and to better support the work of group leaders. She thanked all the Committee and the group leaders for giving their time and energy to keep U3A Calpe running successfully. She was delighted to say that a year later, we have a full Committee for 2022/2023. The President remained optimistic about the future of U3A Calpe, and felt that it would continue to develop and improve. She advised members to "Watch this space!"

The President reminded members of the annual Christmas Appeal in aid of the local office of Cruz Roja and its work with the homeless, and needy families. Donations of cash, non-perishable foodstuffs or baby supplies are urgently required. There will be a special Christmas Coffee Morning on December 15<sup>th</sup> from 10.30am - 12 noon, at LAFMA premises, when the Cruz Roja representative will come along to receive all the gifts. Mulled wine and mince pies will be served to all members attending, who bring a gift with them!

**Vice-president's Report:** The Vice-president reported on the work which she had been doing throughout the year, to maintain an up-to-date Facebook page, and to post news on the website. She also explained that a new Complaints procedure had been developed and introduced, and that work was now ongoing to develop a simple Code of Conduct for members. She had also, of course, been involved in supporting the work of the President.

#### **Treasurer's Report**

John Stafford gave a full report on the recently audited accounts, dated 31st October 2022. The end of year figures were:

Kuxta bank	3,656.81
Cash in hand	508.77
Membership float	100.00
Total	4,265.58€

**Secretary's Report:** Marion reported that nothing extraordinary had happened and therefore, there was nothing specific to report other than the fact that she had Committee Meetings and General Meetings to take Minutes for, then produce appropriate Minutes. She also dealt with any correspondence received.

**Membership Secretary report:** Dairong reported that the Database was now more comprehensive and up to date as a result of the work she had undertaken over the summer. There are currently 337 full paid-up members, with one new member joining today at the Annual General Meeting.

#### **Groups Coordinator's Report:**

Walking Group - Group Leader Claudia will finalize the starting date of this group in January 2023. This will be posted on Facebook, with details of route to be taken, health and safety issues, disclaimer etc. also with the Webmaster for posting on Website.

Tai Chi - Krystyna recommenced her classes on 8th December and these will be weekly thereafter.

JUGS - Christmas lunch at Restaurant Patio de la Fuente on 15th December and will be Anita Sanchez's last luncheon. Anita has worked extremely hard to organize these

very popular events over several years. The new JUGS Leaders are Karen Flack and Mary Lynn Seaby.

Spanish - Start date in January 2023, and venue to be set by Claudia. 10 members interested so far.

Games Are Us - and Line Dancing. No member interest in these new groups as yet. Attention was drawn to the new arrangements for Games Are Us by leader Joan Bryan.

Group Review - A Group Leader review has been sent out to Group Leaders on 13 November. Responses received so far indicated a need for Leaders to meet regularly. A coffee morning for Group Leaders will be set up early in 2023.

**Travel Report:** It was reported that a change of travel agent had been necessary due to the closure of Viajes Gandia and that we are now using LPD Travel in Albir. Members now pay LPD direct so eliminating the need for money handling. However, the Travel Coordinator would be looking at alternative provision in due course.

It is hoped to arrange independent trips with Autobuses Ifach and collecting the payments for these in house. There had a successful trip to Valencia in November attended by 38 members. The trip to La Zenia last January sadly had to be cancelled due to insufficient numbers. Also, a trip to Fortuna Spa had to be cancelled for the same reason. However, the Christmas Dinner Dance in December 2021, at Puerto Balance restaurant in Calpe, was well-supported.

The Travel Treasurer organized a trip to Caceres, Extramadura, in March 2022, through LPD, and 37 members enjoyed learning about the culture and history of the region. In April Rod Anderton & Freda Croasdell organized an excellent Bodega visit to Castano in Yecla - an excellent tour and wine-tasting followed by a superb meal. Only 20 members enjoyed this trip but were happy to pay a higher rate than normal in order to make the trip viable.

The final event of the year was a cruise on the ship Costa Diadema, from Barcelona, which the Travel Treasurer organized through LPD Travel. 48 members enjoyed a wonderful 2 weeks sailing around to many interesting places in the Eastern Mediterranean, the highlight being two days in Istanbul. Enthusiasm was not dampened by the inclement weather some of the time, and the inclusive drinks package helped to pass the time pleasantly whilst on board!

As Kerry Edwards is retiring from the Committee after five years as Travel Organizer, a farewell gift was presented to her by the President.

#### **Publicity Manager's Report:**

The Publicity Manager, David Stockton explained how he worked with the local press and radio to maintain a high profile for U3A Calpe. He thanked those group leaders who sent him copy and photographs. He showed assembled members recent examples of the articles which had appeared in the press about the activities of U3A Calpe. He is always happy to receive potential news items from members and group leaders.

#### **Webmaster's Report:**

The webmaster described to members the extensive work which had been undertaken to re-

develop the website in its entirety, a very important improvement which will make the website much more interactive and user-friendly. He went on to explain the further developments which are in the pipeline for the website e.g., the introduction of a calendar of all U3A Calpe activities, and a profile page for each member. In terms of communication, he stressed how important it was that the Committee had a current email address for every member. At present there were over 50 members who did not receive the monthly newsletter and other communications.

#### **Election of the Committee for 2022-2023:**

The President explained that only one nomination had been received for each of the roles on the Committee. It was therefore suggested to members present that, in the circumstances, it would be more straightforward if the new Committee was elected en bloc.

She went on to explain that with the retirement of Kerry Edwards, the Travel Organizer for the past five years, the Committee felt that it made better sense to combine the two travel-related roles on the Committee into one post of Travel Coordinator. The present Travel Treasurer, Freda Croasdell, had been nominated to take over the new role of Travel Coordinator and would look after everything to do with U3A Calpe travel, if elected.

Concerning those who volunteered to assist the Committee, previously known as Vocals, but for the past year simply as Committee Assistants, the President outlined the Committee's view that in future, Assistants should not be constrained by the need to attend Committee meetings or deal with Committee paperwork. Anyone wishing to volunteer help, whether for a one-off event, or a regular activity, could just put their name forward to a member of the committee at any time, and agree what help he/she/they were willing to give. The President went on to clarify that Peter Purvey was not, after all, retiring, but intended to continue as a Committee Assistant. She expressed her thanks to those members who were already providing help to the Committee in areas such as travel and membership.

The President also thanked those who were leaving the Committee, Kerry Edwards, and those who were retiring from their roles as Committee Assistants - Liam McKervey and Anita Sanchez.

The new Committee for 2022-2023 is:

President - Wendy Down  
Vicepresident - Karen Flack  
Secretary - Marion Fisher  
Treasurer - John Stafford  
Membership Secretary - Dairong Hu  
Groups Coordinator - Jim Standen  
Travel Coordinator - Freda Croasdell  
Publicity Manager - David Stockton  
Webmaster - Guy de Meester.

The President asked for a proposer and seconder for the election of the new committee listed above, en bloc, and for members' agreement to the changes to the organization of U3A Calpe which she had explained.

Proposer: Beverley Stewart

Secunder: Betty Gower

The motion was carried unanimously with just one abstention.

### **Changes to U3A Calpe Banking Arrangements:**

The President went on to explain to members present the difficulties which the Committee had encountered during the past year in respect of U3A Calpe banking arrangements. Currently U3A Calpe banks with Kuxta Bank. However, this bank decided to close its branch in Calpe, and the nearest branch is now in Benidorm. The association frequently deals in cash - payment of membership fees, deposits for outings, donations for charity and so on. It is, therefore, very inconvenient to have to travel over to Benidorm to pay in or draw out cash.

The Committee was therefore recommending to members that the account with Kuxta Bank should be closed, and a new account opened with a branch of a bank which does have a branch in Calpe itself. In addition, the President requested that approval be given to the opening of a business account which, in line with the current trend towards digitalization, offers online banking facilities. U3A Calpe signatories to the new account, would of course, then be able to use both branch banking and online banking facilities, in their custodianship of U3A Calpe funds. The new account would continue to be audited annually, in accordance with Spanish Financial Authority requirements, and the audited accounts made available for public information on the website and at the Annual General Meeting.

These new arrangements, as an addendum to the present Constitution, were then put to the vote:

Proposer: Dorothy Warner

Secunder Hugh Stewart.

The vote was carried unanimously.

Formal Annual General Meeting business was concluded at 12.10pm, after which wine and nibbles were served for all.

Reminder: CHRISTMAS TOY COLLECTION with Mulled Wine and Mince Pies on 15TH DECEMBER 2022, 10.30AM TO 12.00 noon, at LAFMA premises.

NEXT AGM WILL BE ON 16TH NOVEMBER 2023.

Marion Fisher  
Secretary: