**Minutes of the General Meeting**

**25th April 2024**

**County Hotel, Carnforth**

1. Present

Don Forrester – Chair (DF), Fran Butler - Secretary (FB), Alan Bradley (AB), Bryan Knowles (BK), Ian Catterall (IC), Ian Diffenthal (ID), Ian Driver (IRD), Jack Grennell (JG), Luis Eckersley (LE), Peter Brough (PB), Phil Storer (PS), Roly Guegan (RG), Steve Bradley (SB), Tony Moss (TM), Willie Reid (WR)

Guest Speakers: Gemma Walshaw (BookSmart Accounting)

1. Apologies for Absence

John Jenkinson (JJ)

1. Minutes of General Meeting (20th April 2023)

The minutes were approved, and accepted as a true record. Minutes of the previous AGM (26th October 2023) will be approved at the next AGM (17th October 2024).

1. Matters Arising:

All ‘matters arising’ were confirmed as complete, ‘overtaken by events’ or included in the agenda.

1. Northern/HO Speaker – As required of Action GM2301, FB has been in contact with northern office, in an attempt to secure a speaker for today’s meeting. Unfortunately, Jez Stewart was not available and, when FB asked if Neil Walsh could attend instead, she was told that Neil’s attendance would not be financially viable. Attendees expressed concern about the lack of speaker and especially the reason given, that “he wouldn’t be able to get authorisation to travel all that way for a talk”, needed further investigation, as our request may have been misinterpreted. Notwithstanding, attendees were extremely disappointed that Prospect has again failed to recognise our commitment and our need to inform members. FB agreed to discuss with Head Office.

**Action GM2401** – FB to liaise further with Northern/Head Office regarding Speaker

**Update**: The Chairman has received information, from the RMGNC Secretary, regarding HO invited guest speakers. The RMGNC Secretary has confirmed that there is no instruction, or policy, pertaining to travel or subsistence expenses, which would prevent attendance at our meetings.

1. Future Meeting Dates – Following a request by attendees (Heysham), and the need for them to leave to attend another event, it was agreed that the last Thursday of the month will be avoided, where possible.

**Action GM2402** – FB to add item to the Committee Meeting agenda (22nd August 2024)

1. Venue & Facilities – Following a detailed investigation into alternative venues, decision had been made to continue using The County Hotel. Unfortunately, a number of issues resulted in the meeting being delayed; hotel appeared closed on arrival of some attendees and the doors were only opened at 09:40, meeting room was unavailable due to heating problems and the smaller upstairs room was the only viable option, additional chairs and tables were required but some attendees were left without tables and, refreshments were not ready and were insufficient. However, the staff were very helpful and worked as quickly as possible to ensure that the delay was minimised. FB was asked to write to hotel management expressing our dissatisfaction/concerns.

**Action GM2403** – FB to write to The County Hotel management

**Update**: An email detailing the issues was sent on the 26th April and a reply received the same day. The hotel acknowledged the problems and apologised for any dissatisfaction. In light of this, and the fact that, with hindsight, many of the problems could not have been foreseen, FB replied with thanks.

1. ADC 2023 Actions Taken – This was published by the National Committee in October 2023 and, subsequently circulated to members (see ADC Report for more details).
2. Guest Speaker – Gemma Walshaw (BookSmart Accounting Ltd)

A copy of Gemma’s presentation will be circulated to all members. The salient points were as follows:

* Inheritance Tax (IHT) is a tax on the estate (property, money, and possessions) of a deceased person
* The current threshold for IHT is £325,000, meaning that beneficiaries may be subject to tax if the total value exceeds £325,000, but this can increase to £500,000 if the estate is passed to children/grandchildren
* The standard rate for IHT is 40%
* IHT does not apply where the total estate is below £325,000 or if amounts exceeding the threshold pass to a spouse, civil partner, charity or a community amateur sports club
* Managing the final value of an estate can be done by; preparing a well-structured will, making gifts (NB: gifts made within 7 years of death may be subject to IHT), using trusts and investments and, pension planning
* Efficient and effective financial planning is paramount.

A short discussion followed the presentation. Gemma kindly provided details (reproduced here) of their financial advisers, experts in IHT.

The chairman then thanked Gemma, presenting her with a bouquet, by way of our appreciation. The meeting was paused until Gemma had left.

1. ADC 2024 Delegate Report

Two members of the group attended the ADC on Tuesday 23rd January 2024. Unfortunately, the day was fraught with problems, not least the transport issues. As a result of the disruption to train services, IRD & JJ arrived 15 minutes late, to find that Standing Orders were still being debated. Apparently, the SOC were unhappy at the late submission of two delegates details, one of whom had also been incorrectly nominated by an area committee meeting, and not by the corresponding AGM.

An observer had also been incorrectly nominated by an adjacent area secretary, as his area was dormant and members were trying to restart it. The SOC were adamant that the two incorrectly nominated delegates and observer (who had travelled from Norfolk), should be excluded. A ‘row’ was in progress which led to conference being suspended and the resignation of the SOC chairman. Conference voted to override the SOC recommendations, permit the 2 delegates to participate and, allow the observer to remain at conference.

Debate was subsequently reconvened at 11:52, ultimately resulting in six motions falling foul of the guillotine. These six motions, 25% of those on the order paper, included one proposed by the NWRMG.

1. Motions:
* Of the 26 motions on the order paper, 2 were ruled out-of-order, 13 were carried, 5 were remitted, 0 were lost and 6 were guillotined.
* NWRMG Motion 2 - HS2 - the National Committee requested that this motion be remitted and, although JJ argued against Remission, the motion was remitted.
* NWRMG Motion 19 - Renationalisation of UK electricity generation/distribution industries – the motion was guillotined.
* NWRMG Motion 20 – UK electoral system – Moved by IRD. The National Committee suggested this motion be remitted, as Prospect BDC 2022 Motion 31 had been carried, so the issue was already Prospect policy. Despite 5 delegates voting against remission, the motion was remitted.
* NWRMG Motion 21 - Renationalisation of UK water industries – Moved by JJ. The National Committee asked that this motion be remitted but, remission was lost and the motion was carried.
1. SOC Elections
* Bob Avery was elected to the SOC with 10 votes, Fran Butler received 8 votes and Ian Hodges received 5 votes.
1. National Committee Representative Report

DF presented the report of the latest meeting:

1. The NC have written to the Deputy General Secretary expressing concern about the problems with adoption of Standing Orders, at the ADC. The NC will be looking into possible rule changes
2. Pensions – ongoing discrepancy regarding State pension prior to 2016, triple lock, possible change to Consumer Prices Index including owner occupiers' housing costs (CPIH) and, pension credit.

**Action GM2403 –** FB to circulate the minutes of the NC meeting as soon as they are available.

1. General Discussion

:

1. Pensions – IRD kindly provided an update, highlights as follows:
* State Pension – issue regarding inflation protection and the impact of RPI to CPI changes introduced in 2010. New state pension changes post 2016 (Added Years can be purchased to ‘finance’ any shortfall in years or to make up for any Contracting Out Deduction, applied to anyone who’s occupational pension scheme was contracted out prior to 2016 when contracting out was abolished)
* Triple Lock – Although still in place, Prospect encourages members to lobby their MPs for the retention of the triple lock in manifestos for the next general election
* Most government schemes are relatively well funded and actuaries have recommended an increase of 6.7% based on September 2023 CPI inflation rate
* Pension Protection Fund (PPF) inflation improvements – only applicable to post 1997 service
* Prospect have no control of private schemes which typically cap inflation increases (typically at 5%)
* The government are proposing to abolish the RPI measure of inflation in 2030 and replace it with CPIH.
1. AOB

:

1. Ongoing issues with privatised industries – Water, energy and trains, specifically train safety, were discussed. Regarding water and the Retired Members’ Group motion to National Conference, several attendees agreed to forward statistics and general information to the Secretary. A number of points were made that could be useful in conference debate; Windermere protest, historical debt-free transfer to the private sector, reservoir levels and river water quality, reservoir age and new build.
2. Prospect National Conference – Venues and dates have been announced - 8th June 2024 to 11th June 2024 at the International Convention Centre (ICC) Birmingham.

**Action GM2404 –** Members are asked to forward any information, pertinent to renationalisation of the water industries, to FB (fran\_butler@blueyonder.co.uk)

1. Dates of Next Meetings:

:

1. 22nd August 2024 (Committee Meeting)
2. 17th October 2024 (AGM)

Fran Butler

Secretary Prospect NWRMG

13th June 2024