



**GRAND UNITED ORDER OF ODDFELLOWS FRIENDLY SOCIETY NO: 204F**

**MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS  
(COMMITTEE OF MANAGEMENT)**

**Held at**

**The Registered Office:**

**56 TALBOT ROAD, OLD TRAFFORD, MANCHESTER, M16 OPL  
SATURDAY, 12<sup>th</sup> AUGUST 2023**

**Tel No: 0161 872 3356**  
**Fax No: 0161 848 8574**  
**Email: [guoofs@aol.com](mailto:guoofs@aol.com)**  
**Web Site: [www.guoofs.com](http://www.guoofs.com)**

**GRAND UNITED ORDER OF ODDFELLOWS FRIENDLY SOCIETY 204F  
MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS  
SATURDAY, 12th AUGUST 2023**

---

**INDEX**

<b><u>Item No:</u></b>	<b><u>Subject:</u></b>	<b><u>Page No:</u></b>
1	Society's Actuary/Actuarial Investigation	1
2	Apologies	1
3	In Memorium	1/2
4	Minutes	2
5	Invitations/Visits/Representations	2
6	Annual Returns/Accounts	2
7	Officers Liability Insurance	2
8	Order Diary	3
9	Board Development and Compliance	3
10	Progression of the Order and Marketing Strategy	3
11	Family Fun Day	3
12	Report by the Society's Trustee	4/6
13	Association of Financial Mutuals	6
14	Accounts Period Ended 30 <sup>th</sup> June 2023	7
15	Fraternal Movable Conferences/ Affiliated Lodges	7
16	2023 Annual Moveable Conference	7
17	2024 Annual Moveable Conference	8
18	2025 Annual Moveable Conference	8
19	Head Office/Staff Premises	8
20	Climate Change Plans	8
21	Luncheon Arrangements	8
22	Any Other Admissible Business	8/9
23	Date of Next Meeting	9

**MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS  
(COMMITTEE OF MANAGEMENT)  
HELD AT THE REGISTERED OFFICE: 56 TALBOT ROAD, OLD TRAFFORD,  
MANCHESTER M16 0PL  
ON SATURDAY, 12<sup>th</sup> AUGUST 2023**

---

The Grand Master Sister S. R. Whitehouse presided and the meeting commenced at 9.34 a.m.

**Present:**

<b>Sister S. R. Whitehouse</b>	-	<b>Chairman/Grand Master</b>
<b>Sister P. A. Palmer</b>	-	<b>Deputy Grand Master</b>
<b>Sister M. A. Blankson-VanDyck</b>	-	<b>Immediate Past Grand Master</b>
<b>Brother N. Robinson</b>	-	<b>Grand Secretary</b>

**Directors:**

**Brother M. Gordon  
Brother M.J. Dyche  
Brother J.B. Mellor**

**Principal Directors of  
Grand United Trustees Ltd:**

<b>Brother V. M. Houldsworth P.G.M.</b>	-	<b>Chairman</b>	-	<b>Zoom</b>
<b>Brother D. B. Whittaker P.G.M.</b>				
<b>Sister J. Birch</b>				

**Also Attending:**

**Brother D. Oakes - Deputy Grand Secretary**

The Grand Master Sister Sally Whitehouse warmly welcomed everyone and although awaiting two Directors for a quorum had indicated they may be late who she introduced the Actuary Nigel Silby on Zoom.

**On the table:**

The Grand Master Sister Sally Whitehouse informed that along with a Board Meeting Agenda everyone should find a special Order Diary 2024 insert and the written report of the 2024 FAMC of Ghana and Jurisdiction by the Immediate Past Grand Master Sister Marian Blankson-VanDyck.

**2023/8/1 SOCIETY'S ACTUARY/ACTUARIAL INVESTIGATION**

Noted that the 2023 Interim Actuarial Investigation was filed by the 30<sup>th</sup> June deadline and that the Actuaries Report to the Board had been circulated and via Zoom Nigel Silby commented on his report and issues facing the Society including the need to agree a timetable for documentation to be delivered to him to enable him to complete the Triennial Actuarial Investigation as at 31<sup>st</sup> December 2023 to meet the report filing deadline of 30<sup>th</sup> June 2024.

He also advised on other matters which the Actuarial Team at E. D. Financial were to advise the Society including climate change reporting, operational resilience and consumer duties all regulatory requirements, Once the Actuary had addressed all questions he was thanked by the meeting then disconnected from Zoom.

**2023/8/2 APOLOGIES:**

Noted that Brother P. C.A Hulland had submitted his written apologies for non attendance and the Grand Master Sister S.R. Whitehouse requested it be minuted that Board meetings are held the second Saturday in February, April, August and November and everyone should know that.

**IT WAS RESOLVED, AGREED: "that the apologies from Brother P. C.A. Hulland be accepted, and he be fined £5 to the Grand Masters Charity Fund and for being a few minutes late the Deputy Grand Master Sister P.A. Palmer, Director Bro. J.B. Mellor and Trustee Director Sis. J. Birch also be fined £5 to the Grand Masters Charity Fund.**

**2023/8/3 IN MEMORIAM:**

**W/Brother E.E. Opare Ansah London United Lodge No. 11636**

Noted that the Lodge Secretary Bro. J. Wryter announced with deep sorrow the passing of W/Brother E.E. Opare Ansah of London United Lodge No. 11636.

W/Brother Ansah was born on 1<sup>st</sup> January 1931 and passed away on 20<sup>th</sup> June 2023 at Phipps Bridge Hospital aged 91 years.

W/Brother Ansah was initiated into the Fraternity in 1983. He was a true, faithful and committed member of the Lodge with hard work and enthusiasm, he passed through all the grades and offices of his Lodge and became a Past Noble Father.

Through the recommendations of his Lodge, W/Brother Ansah gained admission to the Council Master's Chapter and became a fully fledged

Council Master. Brother Ansah used to be very active and regular at Lodge meetings until recently when old age and mobility issues impacted on his ability to attend meetings regularly. Despite his situation, he remained a true, financial and committed Oddfellow to the end. His funeral will take place on the 18<sup>th</sup> August 2023.

He will be sadly missed by all his family and friends.  
May he rest in perfect peace.

On the Grand Masters instruction the meeting stood in a minutes silence.

**2023/8/4 MINUTES:**

**IT WAS RESOLVED, AGREED: “that the Minutes numbered (2023/4/1 – 2023/4/23) be now signed by Grand Master as a correct record of the business conducted thereat”.**

**2023/8/5 INVITATIONS/VISITS/REPRESENTATIONS:**

**5.0** Noted that Bro. D. B. Whittaker PGM informed the meeting that Dennis Orton Lodge No. 94 Huddersfield will be holding a Picnic in the Park 2<sup>nd</sup> September 2023, at Greenhead Park, Trinity Street, Huddersfield HD1 4DT, people to bring their own picnic refreshments (no alcohol) and a Lodge Social to be held at the Irish Centre 23<sup>rd</sup> March 2024 commencing at 7.30pm. There will be music, a buffet and a raffle with all proceeds being donated to the Grand Masters Charity Fund – The Brain Tumour Charity with an open invitation to be issued.

**5.1** Noted that Sister P A Palmer DGM informed that Derby District will be holding its Christmas Dinner Dance on Saturday 25<sup>th</sup> November 2023 at the Stuart Hotel, Derby with all the Board invited.

**2023/8/6 ANNUAL RETURNS/ACCOUNTS:**

Noted that all Consolidated Returns have been received and all Annual Accounts have been received and filed electronically with the Regulators.

**2023/8/7 OFFICERS LIABILITY INSURANCE:**

Noted that the current policy terminates on the 18<sup>th</sup> August 2023 and **IT WAS RESOLVED, AGREED: “that cover be renewed, the premium the same as last year £2,763.00 - cover £3,000,000.00”.**

**2023/8/8 ORDER DIARY:**

**“2024” Edition:**

Noted, 175 special Order diary inserts have been received and the 22nd April 2023 Board Meeting agreed a re-sale price of £4.20 each excluding Postage and packaging be retained due to the cost remaining the same.

**2023/8/9 BOARD DEVELOPMENT AND COMPLIANCE:**

**9.0** Noted, an email from the Prudential Regulation Authority received 12<sup>th</sup> July has been circulated informing the restructuring of supervision of smaller insurers including the Society and these firms are being moved to supervision by the Mutuels, Health and Pensions team in the Retail Life Division and they have reduced the number of potential impact categories used in the supervisory approach from five to four with the least risk to affect the stability of the system by failing being category 4 which has been assigned to the Society.

**9.1** Noted that Elaine Fairless had provided a short paper setting out the main points for consideration for compliance with the FCA's new consumer duty requirements including details to be shown on the Order website.

**IT WAS RESOLVED, AGREED “that as suggested by Elaine Fairless the Consumer Duties be included on the Order website”.**

It was also noted that Lodges have autonomy but that the Board would like Lodge Committees of Management to give consideration to members in vulnerable circumstances to be prepared to consider making other arrangements and if any questions to contact Head Office.

**9.2** Noted, that the Actuarial Team have been provided with copies of all current Key Information Documents (KIDS) for updating following changes in the regulations.

**2023/8/10 PROGRESSION OF THE ORDER AND MARKETING STRATEGY:**

Noted that it is hoped Board Members will bring details of any local shows to the November Board meeting to discuss possible representation in promoting the Order.

**2023/8/11 FAMILY FUN DAY:**

Noted, the Board are disappointed that there has been no feedback received yet following the 2023 Conference and ideas are welcome.

## 2023/8/12 REPORT BY THE SOCIETY'S TRUSTEE:

Noted a Board Meeting had been held on Zoom Tuesday 8<sup>th</sup> August and Bro. D. B. Whittaker PGM reported on the following:-

### (i). OLD TRAFFORD:

All floor coverings have been replaced in the Ground Floor suite and the lease prepared by the Societies Solicitors had been signed this morning a mobile Veterinary on a 3 year lease for administration offices has been agreed with no treating of animals, although allowing for storage of animal corpses delivered packaged for freezing prior to funerals.

The lease on full insuring and repairing terms rent £7,500.00 p.a quarterly in advance including 2 car park spaces with usual operating hours weekdays 08.30 – 18.30 with occasional run over.

### (ii). REDDISH, STOCKPORT:

The drying out process is complete and all the services have been tested to see if anything can be re-used which it can't. Andrew Snape is specifying works to put the building back together. That specification will provide the platform for the dilapidations settlement with Lloyds which of course will include costs attached to flood damage.

In parallel a potential tenant remains interested in a lease which Justin Robinson is keen to accommodate. He did though go very quiet for 7 weeks which makes Justin wonder if he looked at an alternative. Justin asked him some months ago to let him have a specification of his needs so we could consider them in our reinstatement but he hasn't done. He is though talking to Justin again and suddenly keen to progress quickly. He would now like to take a lease as soon as possible and take the property in its current state and carry out all the work himself to include all the reinstatement and his bespoke dental surgery fit out.

It sounds very promising but unfortunately he isn't focused on the detail. He hasn't yet for example seen any costs attached to his own fit out and doesn't have a specification despite having been talking to his fit out people for some months. Whilst he would be happy to carry out the reinstatement works (in addition to his dental fit out) he would expect us to foot the bill for the reinstatement works which is understandable. He doesn't though have any detail or costs. Also he's not planning to do any work on the first floor which needs to be done.

It's more complex than he thinks. The complexity is amplified by the fact we are doing this in the context of a claim against Lloyds. Justin met with him and his contractor and Andrew Snape earlier this week to discuss.

Justin has said that it is a possibility that we could lease the building to him now on the basis he does all the works of reinstatement plus his dental fit out. Justin has said we would need certainty that his contractor is willing and able to take on the work including work to the first floor and do it in a contractual way fully documented in a lease with detailed specifications and payment schedules and full accountability to both Ishaq as tenant and yourselves as landlord. It was immediately clear in the meeting that this wasn't quite what his contractor had in mind, but he came round to the idea. Justin has left it that Andrew will email the contractors this week and set out exactly what we would need and also said we will need very quickly the contractor's specification and pricing. If the contractor is to do the reinstatement works at our cost we need to know the specification is right and the pricing is realistic. Of course, the cost of the reinstatement works forms part of the claim against Lloyds.

As soon as we hear from his contractor we'll know whether or not it's a viable way forward to commit to lease now and allow him to do the work. It's potentially a good solution but we need absolute comfort that the contractor is willing, able and of sufficient substance to take it on. We also need to be comfortable that it doesn't jeopardise the dilapidations claim. There's a lot to consider.

The alternative is for us to stick with our current plan and reinstate the property ourselves and then hand over to him to do his work.

As previously it remains very much a step at a time and there are a lot of moving parts. Andrew and Justin are making the wheels turn as quickly as possible whilst aiming to protect your interests in terms of the claim on Lloyds and getting the place re-let.

With regards the electric Justin is monitoring the meter and since the large spend attached to drying out there has been no further use so we can be comfortable no one has tapped into the supply and it had been agreed to stick with our current plan and reinstate the property ourselves then hand over for the tenant to do his work.

**(iii). LITTLE HULTON:**

A new lease is with the tenant for signature. She went very quiet on us despite having requested the lease in the first place.

She has now said she has been trying to recruit a new nursery manager and that has taken priority. She wants that in place before committing to a new lease which is understandable. She says she doesn't anticipate any issues.

We have to be mindful that if she can't recruit she may not wish to



carry on with the nursery. It sounds though to be a process rather than an issue. We're not proposing a rent increase here, so we are not losing out in that sense but Justin would like her committed to a new lease. He will continue to monitor it.

**(iv). MONEY ON DEPOSIT:**

The current situation was detailed to the meeting.

**(v). ACCOUNTS & REPORT YEAR ENDING 31<sup>ST</sup> DECEMBER 2022:**

The draft Directors Report and Financial Statements had been approved for adoption by the Annual General Meeting.

**(vi). BROKERS/PORTFOLIO:**

A general discussion had taken place.

**(vii). GROUND RENTS:**

**Fontayne Gardens:**

Justin hasn't heard anything on Fontayne Gardens, he has spoken to Eric Shapiro who is going to speak to the Head Lessee and Justin has asked for an update from the Society's Solicitors.

**Woodford Green:**

One Lease extension – recently completed premium £11,102.00 and Freehold sale – premium £26,692 agreed – in legals. As previously this particular deal seems entrenched in the Shulem B deal and should be able to all into place when that Shulem B deal concludes, although strangely Ground Rent Demands for Flat 82 have been returned by the Post Office marked addressee gone away, notified to Justin and he had clarified that the tenant should have passed the demands to the Managing Agents but they will now be issued direct to the flat owner.

**(viii). CLIMATE CHANGE PLANS:**

There had been a general discussion and plan details were awaited from the Actuarial Team.

The Trustee were thanked for their comprehensive and informative report.

[Meeting adjourned for coffee/tea at 10.52am resumed 11.11am]

**2023/8/13 ASSOCIATION OF FINANCIAL MUTUALS:**

**13.0** Noted, the 2023 Annual General Meeting is scheduled to be held at the

Grand Hotel, 97-99 Kings Road, Brighton, BN1 2FW Monday October 2<sup>nd</sup> at 12.30pm – Tuesday October 3<sup>rd</sup> closing 5.30pm and agreed no representation be made.

**2023/8/14 ACCOUNTS PERIOD ENDED 30<sup>th</sup> JUNE 2023:**

- 14.0** Noted that the Deputy Grand Secretary Brother D. Oakes presented his report to the meeting on the Society's budget for which he was warmly thanked.
- 14.1** Noted, that there is a legal requirement to place audited annual accounts for approval by the Annual General Meeting before submission to the Regulators and due to issues with the Auditors for Derby District, Derby branches and the Derby District Investment Association (DDIA) the audited accounts of the DDIA were not available for the Actuary to do the required calculations for inclusion in the Orders figures necessitating the Society's Auditors (RPG) preparing calculated profit and loss figures for the 2022 DDIA accounts without audit to enable the Actuary include the Order figures in calculations for the Order accounts with a fee payable to RPG £2700.00 (£2250 + VAT £450) which has been recharged to the DDIA and had now been reimbursed.

**2023/8/15 FRATERNAL MOVABLE CONFERENCES/AFFILIATED LODGES:**

**15.0 Ghana & Jurisdiction**

Noted, that the 2023 FAMC held at Sekondi/Takoradi in the Western Region of Ghana from Thursday 27<sup>th</sup> July to Sunday 30<sup>th</sup> July 2023 and the Immediate Past Grand Master Sister Marian Blankson VanDyck officially represented the Central Body and provided her written report which was on the table for which she was warmly thanked.

**2023/8/16 "2023" ANNUAL MOVABLE CONFERENCE**

- 16.0** Noted, that the report of Conference had been distributed free of charge to each branch.

**IT WAS RESOLVED, AGREED "that a price including P&P for any additional copies remains at £12.00".**

- 16.1** Noted, the total cost of Conference was £13,284.00 (2022 - £34,983.00).
- 16.2** Noted, the thanks received from Bingley United Lodge No. 774 for posthumously honouring Bro, C. Eddison P.G.M with a Devoted Service Jewel at Conference.

**2023/8/17 “2024” ANNUAL MOVABLE CONFERENCE:**

Noted arrangements made to date.

**2023/8/18 “2025” ANNUAL MOVABLE CONFERENCE:**

Noted the choice of venue of the current Deputy Grand Master for the Grand Secretary to inquire about availability.

**2023/8/19 HEAD OFFICE STAFF/PREMISES:**

**19.0** Noted, all new floor coverings have been fitted and the Society’s Solicitors are preparing a lease for Luke Ainsworth a mobile Veterinary, a 3 year lease for administration offices not for treating animals has been agreed allowing for storage of animal corpses delivered packaged for freezing prior to funerals.

The lease on full insuring and repairing terms with rent £7500.00 p.a quarterly in advance including 2 car park spaces with usual opening hours weekdays 08.30-18.30 with occasional run over.

**19.1** Noted that the Deputy Grand Secretary commenced his reduced hours on the 1<sup>st</sup> May working Monday – Wednesday with Monday a designated work from home day and the arrangements were reviewed and considered satisfactory and agreed to be reviewed annually.

**2023/8/20 CLIMATE CHANGE PLANS:**

Noted Elaine Fairless of E. D. Financial Ltd expects to provide her plan by the end of this month.

**2023/8/21 LUNCHEON ARRANGEMENTS:**

**IT WAS RESOLVED, AGREED: “that everyone be responsible for their own arrangements”.**

**2023/8/22 ANY OTHER ADMISSIBLE BUSINESS:**

- (i) Noted that the meeting was informed by the Immediate Past Grand Master that the Senior Director Bro. M. Gordon had welcomed a new son into his family on the 1<sup>st</sup> August for which he was warmly congratulated.
- (ii) Noted the Grand Master had provided details of 3 companies to contact about providing a new chain.

- (iii) It was further noted that the current balance of the Grand Masters Charity Fund was £2150.00 and that the husband of a work colleague was participating in the Great Run for sponsorship for the charity and Sister K. Whittaker also taking part in a boxing exhibition also for the Grand Masters Charity Fund.
- (iv) Further Noted the advice of the Grand Master – Sister Sally that she is to do a sponsored walk from Head Office to Llandudno arriving at the 2024 AMC in style.

**2023/8/23 DATE OF NEXT MEETING:**

**IT WAS RESOLVED, AGREED: “that the next meeting of the Society’s Board of Directors be held at Head Office, Saturday 11<sup>th</sup> November 2023, commencing 9.30am.**

[Meeting closed at 11.58am]

Signed: ..... (Chairman)

Date: ..... (2023)