

**MINUTES OF NORTH WEST INTERGROUP MEETING HELD AT
CATTERALL VILLAGE HALL, GARSTANG ROAD, CATTERALL, PR3 1XN
ON SUNDAY 9th November 2025.**

PART TWO.

**The meeting resumed at 2:35 following the arrival of those
invited Trustees who were able to attend: -**

**DUE TO THE LATE ARRIVAL OF THE TRUSTEES THE ORDER IN WHICH THE
AGENDA ITEMS WERE DEALT WITH WAS ALTERED.**

OFFICERS PRESENT:

Chair	Phil H	1
Secretary	Chris D	2
Treasurer	Jed C	3
Vice-Chair (and Region Rep 2)	Catherine C	4
ECLO	Neil D	5
HLO	Nigel C	6
Region Rep 3	Suzie C	7
TLO (also RTLO)	Debs	8
YPLO	Ed B	9

GSRs PRESENT: -

Adam D	Tarleton Friday	10
Adrian T	Morecambe St Mary's Friday	11
Cal C	Carnforth Tuesday	12
Chris D	Settle	Secretary
Chris L	Warwick Bridge (Near Carlisle)	13
Ed B	Leyland Young Persons meeting	YPLO
James F	Lindale Sunday	14
Jed	Lancaster Step and Tradition	Treasurer
Jess F	Lancaster Arch to Freedom	15
Jim F	Longridge	16
Jo W	Kendal	17
John M	Lancaster Wed	18
Liza	Windermere	19
Louise W	Barrow Road to Recovery	20
Lyndsay	Bartle Beginners	21
Margaret H	Lancaster Saturday, St Chads	22
Michael A	Chorley - Monday	23
Nigel	Fleetwood	HLO
Paul C	Morecambe, St Marys Sunday	24
Sue C	Garstang Friday	25
Terry W	Chorley, St Chads	26
Tom B	Garstang Monday	27

VISITORS PRESENT: -

Callum (1)	Barrow Thu	28
Danny O (2)	Bamber Bridge	29
Derek H (3)	Leyland Thursday	30
Geoff S (4)	Chorley	31
George N (5)	Fairhaven Tue	32

Jim T (6)	Bartle Beginners (And former Hon Treasurer)	33
John C (7)	NER Trustee and member of the Finance Committee. (Attended at the request of the Chairman of the Board)	34
Norman MacP (8)	Barrow Wed	35
Richard F (9)	Garstang Fri	36
Rob S (10)	Kendal	37
Sam B (11)	Lancaster Cathedral	38
Simon W (12)	Lancaster Arch to Freedom	39
Steve W (13)	Chorley – St Chads (Alternate GSR)	40
Tracy C (14)	Carnforth	41

ATTENDING REMOTELY: -

	GSR and VOTING RIGHTS	Visitor From	
Adam J (15)	-	NWR Treasurer (1)	42
Becs (16)	-	?	43
Ben D (17)	-	London Region South	44
Carrol B (18)	-	Bartle Beginners	45
Dawn (19)	-	Lancaster	46
Edwin S (20)	-	Southport	47
Gillian R (21)	-	London Region North Treasurer (2)	48
Heather (22)	-	?	49
Helen C (23)	-	Midlands Treasurer (3)	50
John (24)	-	East Dorset	51
John G (25)	-	SWR Treasurer (4)	52
Pauline (26)	-	Carlisle	53
Sarah (27)	-	?	54
Scott H (28)	-	Southport	55
Susanne	GSR Lancaster Mon	-	56
Wendy	Penrith	-	57

VISITORS PRESENT: -

Jo (29)	Chair of the Board	58
Gretchen (30)	Vice-chair of the Board	59
Angela S (31): Only very briefly present.	North West Region Trustee	60

7

Chairs Report and matters arising. (Papers 2025/57 to 60)

7.1: The meeting recommenced with the Chairs Report, which was as follows: -

- The main thing I have to report on is the ongoing finance issues which resulted in the Board Execs and NWR Trustee being invited (they have accepted) to come along and provide the long overdue answers to the serious questions on the lack of transparency on finances.
- After looking at past Board reports, Audits and Gov reports there has been information sent out to GSRs and groups within NWIG. I hope you have had time to digest what they contain and thank you for taking the time to read them; they are all relevant.
- Alarmingly there has been an appeal sent out by the Hon Treasurer in October asking for more money from the fellowship as GSO is facing a serious financial shortfall and essential AA services will be cut.
- This is ironic, because for the past number of years the Board has continually depleted the Prudent Reserve with no plan of budgeting to remedy this shortfall.
- It may be worth mentioning that this shortfall in cash is not in any way down to the fellowship, it is down to the Boards spending.
- In the information sent out regarding the issue there is information regarding the Government Guidelines for Trustees of Charities.

- Members reading this information can come to their own conclusion if these Guidelines have ever been adhered to.
- There is also information of Board members reporting that the fellowship is in a financial stable condition with no concerns from the Trustees regarding finances. This was going on right up to the Audit of 2024, after years of depleting the Prudent Reserve, which has now seen eleven orange and nine red flags raised by the Auditors, all to be addressed by the Board.
- Obviously, this is conflicting information. Once again, if members have read the relevant information sent, they can come to their own conclusion of how it has been handled.
- Please look into the information that has been provided, it will shed some light on what the issues have been and the state it has got into.
- Unfortunately, the more this is looked into, it does seem to raise more unrest regarding honesty.
- **The Executives attending Intergroup will hopefully try to explain this situation of why this is happening, as it should not be allowed to happen again.**
- Intergroup discussed in the past, and voted on, that if the Board members would not attend, or the answers from the executives are not acceptable, that Intergroup will take these issues to the Charities Commission for their views on it. *(Note from the NWIG Secretary: All Board Trustees were informed of this on 24/06/25)*

7.2: The NWIG Chair (Phil) then welcomed the Trustees, thanked them for coming and said, “but I have to say that the whole room is appalled at the lateness of your arrival, it is disrespectful, but you’re here now”.

7.3: Chair of the Board (Jo) responded angrily: “Excuse me, can I just interrupt you, we have been on public transport since six o’clock this morning trying to get here”.

7.4: NWIG Chair (Phil): Yes, but you have known about the start time for a long time now.

7.5: Chair of the Board: NO, I think you should . . .

7.6: NWIG Secretary: Stop, please just stop. You have come along to answer questions, and now that you are here can we please just get on and answer the questions, please?

7.7: Chair of the Board: **“How dare you. How very dare you”**.

7.8: The NWR Trustee (Angela S): I’m not staying because I haven’t come here for this.

7.9: NWIG Secretary: Haven’t you come here to listen?

7.10: The NWR Trustee (Angela S); No, No. I haven’t come here to be abused.

7.11: NWIG Secretary: **You were invited here today to listen.**

7.12: NWR Trustee (Angela S): I’m not staying.

The NWR Trustee (Angela S) angrily left the meeting at this point.

7.13: The Chair of the Board (Jo) announced that she would have to leave because the NWR Trustee who had just left was her lift to the station. The Secretary assured the Chair of the Board that she would be provided with a lift to the station by a NWIG member if she stayed.

7.14: Chair of the Board (Jo): Fine. I need to leave at 3:30.

7.15: NWIG Secretary (Chris):

Thank you.

Our first question is “Why do the Quarterly Financial Reports not add up?”

And please, I beg you not to say that they do.

The quarterly reports for the last three quarters, not one of them add up, and the first one is over £60,000 wrong.

So, why do the Quarterly Financial Reports not add up, please?

7.16: Chair of the Board (Jo): Well, we will review them.

7.17: NWIG Secretary (Chris): No, I’m sorry, we sent these questions to you in June.

You have had since June to review and amend them. They are all wrong.

Is there some reason that hasn’t been done please?

7.18: Chair of the Board (Jo): Mainly because our Hon Treasurer, who isn’t here, has been desperately ill, actually.

7.19: NWIG Secretary (Chris):

Perhaps she needs to step down.

Aren’t there sixteen trustees?

7.20: Chair of the Board (Jo): **“Just go to the Charity Commission then”.**

7.21: NWIG Secretary (Chris):

OK, I think we are going to have to.

The Chair of the Board just recommended that we “just go to the Charity Commission”. I am minuting that.

7.22: A member alerted the assembly to the fact that the LRN Treasurer, attending remotely, wished to speak. The ECLC invited her to unmute and speak.

7.23: LRN Treasurer (Gillian):

Introduced herself as a visitor.

I don’t know if I’m the only one struggling with sound.

But I can’t hear any of the responses, I don’t know what’s just gone on.

I think somebody left just now; I’m a little bit confused.

(It was established that all those joining remotely were struggling with sound).

Is there any way you could just give us a little recap please, so that we can understand?

(Attempts to improve the sound quality here. Much rustling and feedback etc)

7.24: NWIG Vice-Chair (Catherine):

What happened was;

The Chair read his report, and mentioned that we were all disappointed that the Trustees got here so late; they were over two hours late.

The NWR Trustee said she is not staying here, and she then left. She said it was abusive to say that we were disappointed that they were late, and that she is not staying here to be abused.

That’s where we are.

7.25: NWIG Secretary:

Can I just add that the Chairman of the Board told us to take our complaint to the Charity Commission.

7.26: LRN Treasurer (Gillian):

I didn’t hear that last bit.

The Chairman of the Board?

7.27: Chairman of the Board:
Suggested that they go . . .

7.28: NWIG Secretary (Chris):
 Excuse me.

The Chairman of the Board shouted at us, to take our complaint to the Charity Commission.

7.29: NER Trustee (John):

Can I point out that the Chair of the IG also judged the actions of the Chair and Vice-Chair arriving late as a disrespectful act, and not something that was beyond their control, and if we are going to start debating, which is confrontational before we even start, we are going to get nowhere.

(Note from the Secretary:

Nobody had any idea why the Trustees were late. The assembly was not offered a single word of explanation, either on the day or since. We still have absolutely no idea what happened.

It is polite to apologise for being late, even when it is through no fault of one's own. However the Trustees did not do so, either on the day or since.

This IS disrespectful behaviour and the comment by the NWIG Chair that the "whole room is appalled at the lateness of your arrival, it's disrespectful" was a statement of fact, and not a personal judgement).

I think we all need to remember we are all members of this fellowship. We are all recovering alcoholics. We all try and follow a programme. We all try and treat each other with respect. We all try to listen to each other. We may disagree, but we do try to listen. And we don't judge people before we hear their side of things.

And when I look at these questions, they are so loaded.

Things like . . . I will give you an example. "Please will the Board members attending today explain why they do not have the same concerns about the failure to uphold the Prudent Reserve as the members of the fellowship have?"

So, you are implying that we are not members of the fellowship.

7.30: NWIG Secretary (Chris):
 No.

I am Secretary here, and I was also a Conference Delegate.

The Board were asked at Conference are they concerned about the deficit; the answer they gave was that they are NOT concerned about the deficit.

And the answer that they gave, it was given by Emma who is not here today but is the Hon Treasurer, was that the Board *aren't* concerned about the deficit because the auditors *aren't*.¹

You won't find that in the Conference Minutes because it happened in the Open Forum, which is not minuted. But I wasn't the only delegate there . . .

7.31: NER Trustee (John):
 But you are implying here . . .

7.32: NWIG Secretary (Chris):
 No.

The Board were asked where they concerned about the deficit and the answer they gave was no.

The answer was, "no we are not concerned" and they were asked why they were not, and they said "because the auditors aren't".²

7.33: Suzie C – Conference Delegate 2025 (Committee 4):
 Agreed.

7.34: NER Trustee (John):

That question is saying to me that I'm not concerned about the finances. That's the assumption.

¹ But see para 7.93.

² Again, see para 7.93.

7.35: NWIG Secretary (Chris):

No. It is repeating back to you, what the Board TOLD the fellowship at Conference.

7.36: Suzie C – Conference Delegate 2025 (Committee 4):

That is what we were told.

7.37: NER Trustee (John):

Erm, yes, but you're taking the (muffled) to a personal level (muffled).

To get a clear and concise answer, what is needed is a (1) a clear and concise question . . .

“Yes; Where has the money gone?”, somebody called out.

7.38: NER Trustee (John):

We can tell you where the money has been spent, that's not a problem.

7.39: NWIG Vice-Chair (Catherine):

We are waiting for it.

Please tell us now.

7.40: Chair of the Board (Jo):

The money has gone on erm . . .

90% of the money goes to the General Service Office (GSO) to maintain services, we've got 21 staff we've got to look after, and with the increases in inflation, postal, printing, and so on and so forth, that's where a lot of the money has gone.

For example, we've got the new national insurance payments to make for staff and things like that.

About the cash flow, tradition 7, that has gone down.

And we are relying on (muffled) and money from publications to make up the shortfall (muffled) and we have to print more publications and that's a cost.

7.41: NWIG Secretary (Chris):

I have to interrupt you there; the income hasn't gone down.

7.42: Chairman of the Board:

No, no, no, it has.

7.43: NWIG Secretary (Chris):

It hasn't.

7.44: Chairman of the Board:

Recently it has gone up . . .

7.45: NWIG Secretary (Chris):

If you compare the accounts over the last four or five years the income has not gone down.

7.46: Chairman of the Board:

(muffled – but arguing)

7.47: NWIG Secretary (Chris):

The income has not gone down but you keep saying that it has . . .

7.48: Chairman of the Board (Jo):

Alright Chris.

Say that the income has not gone down, it is the same.

But the expenditure has gone up.

And what is happening is that we cannot meet that shortfall.

We are not spending anything on, you know, fripperies.

We spend it on conference, we spend it on publications, we spend it on internet, we spend it on the website, we spend it on the ChatNow and online service, we spend it on the telephone service, we

spend it on staff salaries, carrying the message, we spend it on AA Service News, we spend it on literature.

Some literature is free – handbooks, other leaflets. You may perceive it as a free thing, but we still have to pay for it and find that money for it.

7.49: NWIG Secretary (Chris):

So can we have the quarterly accounts for the last year in the new layout that shows us where the money went?

The problem is that we are not seeing the detail of where the money went, and people are really, really interested and they have a right to know.

7.50: Chairman of the Board (Jo):

That's fine. That's fine. That's something we can do;

(Muffled) . . . last year's into the new format.

7.51: NWIG Secretary (Chris):

So do you mind saying why you refused to do that when we wrote to you in June and requested that.

7.52: Chairman of the Board (Jo):

It was up to Emma. It really was.

And quite frankly we didn't have a lot of time.

Don't forget we are putting in full-time employment, we do have lives ourselves, we are not paid employees.

And our Trustee, Emma, who is our Hon Treasurer, has a family life, she has a full-time job, she has children, and she has been very, very, very ill.

And I didn't want to put any pressure on Emma.

7.53: NWIG Secretary (Chris):

It's a shame that you didn't reply and tell us that, instead of which you replied and said, no we won't do that for last year.

7.54: Chairman of the Board (Jo):

Well we weren't going to, but you know, if it will help us get towards conciliation we will.

7.55: NWIG Secretary (Chris):

Thank you. I'll minute that.

7.56: Vice-Chair of the Board (Gretchen):

Can I just say with regard to last year's quarterly reports, one of the problems that we would have with putting those into the new layout, we could put those into the new layout, but it won't match up with what was the annual report, because what happens with the annual report is when the auditors come in, sometime they'll move things around.

So there's how we might report something, then the auditors are saying, no that needs to be moved and to go into this column or that column. And then there is a discrepancy when you are matching against the annual report, and I think that was one of the reasons that when we discussed it without Emma being there, because she wasn't at that particular meeting because she was ill, we thought it would be really difficult, and that could have been one of the reasons that we pushed back on that.

Now, I'm not going to make any promises . . .

7.57: NWIG Secretary (Chris):

Can I just say that I think you underestimate the fellowships ability to read the accounts.³

Nobody is remotely concerned if the categories don't exactly match up.

What people want is the overview, in the more detailed layout that Emma has produced, which we thank her for very much.

We would like that for the earlier year.

³ There was a lot of nodding of heads from the visitors on zoom at this.

It doesn't matter if it doesn't match up exactly to the end of year accounts, it will let people know what the money has been spent on, that information is missing at the moment, and that is at the heart of the problem.

7.58: NWIG Chair (Phil):

Can I just ask, when we wrote to you about budgeting, you replied back that "there is no such thing as a Prudent Reserve policy", and yet since 2020 there are reports that say "there are robust budgeting procedures in place".

7.59: Chair of the Board (Jo):

There are.

7.60: NWIG Chair (Phil):

Well if there are, why in 2024 was there a deficit of £ (346,615) in Warranty 2?

And yet in the report it says, "AA is in a financially stable condition, there are no worries".

So when you read that - and it's in the same report that there are no worries by the trustees re where this money has gone, and there are budgeting plans in place - why then is there a deficit?

Why is there constant spending?

Why is no one turning around and saying "stop the clock now, we can't keep spending this money"?

7.61: Vice-chair of the Board (Gretchen):

It wasn't constant spending.

For instance in 2024 that was when we were still implementing the website. And in order to have that website we have also had to employ a webmaster, in order to do the work . . .

7.62: NWIG Secretary (Chris):

So in the last seven years the fellowship has spent £159,000 . . . ⁴

7.63: Vice-chair of the Board (Gretchen):

You do that a lot don't you. Will you just let me finish.

7.64: NWIG Secretary (Chris):

I'm sorry but you're giving out information that is misinformation. ⁵

7.65: Chair of the Board (Jo):

That is not happening.

7.66: Vice-Chair of the Board (Gretchen):

No, it's not misinformation actually.

7.67: NWIG Chair (Phil):

Gretchen, can you finish what you were going to say.

7.68: Vice-Chair of the Board (Gretchen):

Muffled

7.69: NWIG Chair (Phil):

In 2021 the Prudent Reserve Credit was £971,304.

In 2022 that went down to £58,358 – that's over £900,000 down.

Can we ask what its been spent on?

7.70: Vice-chair of the Board (Gretchen):

Pretty much the providing of every day services for the fellowship, generally speaking.

That's what 90% of our income goes on.

⁴ See para 7.162.

⁵ See para 7.162.

7.71: GSR Preston How it Works, Monday (Jim F):

If you've gone from 21 to 22 minus £900,000, and then the next year it was only minus £70,000, why was there such a big difference in the spending if you just spend it on similar things?

Unless there was something more, like the internet, but you're saying that was 2024; which was a minus £200,000. So that explains the website, but it still doesn't explain 2021 and 2022.

7.72: Vice-chair of the Board (Gretchen):

In 2021 contributions were down because of the pandemic.

7.73: GSR Preston How it Works, Monday (Jim F):

That's 2020.

7.74: Chair of the Board (Jo) AND Vice-chair of the Board (Gretchen):

And 2021.

Chair – we didn't have meetings.

Vice-chair – And we weren't getting money from online meetings.

People were still ordering literature, and they were ordering as individuals as opposed to groups, which meant that that was more postage, picking and packing and stuff like that.

There's lots of little things like that, that go on all the time, and one of the things about the Prudent Reserve is, that it's there for that particular reason.

So sometimes we will go into it, because that's what happens and then it's recouped as time goes on.

7.75: GSR Preston How it Works, Monday (Jim F):

Except it's NOT been recouped.

7.76: Visitor Kendal (Rob):

It's my first time at IG and it's the first time I've seen the actual figures.

Now, I appreciate it's very complicated, but I've run a company for twenty years, I do understand how to read accounts.

But given the move from a large reserve, to no reserve, to a hole, what are we doing about our treasurer situation, given that there seems to be a trajectory towards negative?

There seems to be trajectory on the graph, and I fully appreciate that the Board are volunteers, and that the treasurer is a volunteer, and I'm sorry that the treasurer is ill, but is there room to have a deputy treasurer, or to come to a point where a new treasurer is appointed, because having just been alerted to this and having just looked at the accounts, any organisation that fails to take stock . . .

7.77 Chair of the Board (Jo):

We do. We do take stock.

7.78: Visitor Kendal (Rob):

. . . that fails to take stock, will soon go out of business.

So, what is the Board's attitude towards the treasurer position, and maybe a deputy treasurer?

7.79: Vice-chair of the Board (Gretchen).

OK, so I think we are mixing things up as far as the treasurer's illness.

Today she has a tummy bug, because she caught it from her daughter who brought it back from school.

Earlier in the year she had an illness that she needed surgery for; that's now happened and she's in perfectly good health, apart from the fact that she (muffled).

So I don't want you to think that she's not here today in regard to her previous illness, that did slow us down in making reports and coming back to people, because we were not sure what to put.

7.80: Visitor Kendal (Rob):

But you've had the same treasurer throughout this . . .

7.81: Chair of the Board (Jo):

No we haven't.

7.82. Vice-chair of the Board (Gretchen):

No we haven't.

She's only just started in the conference of last year.⁶

7.83. NER Trustee (John):

The Prudent Reserve a strange beast.

And it derives from Warranty two.⁷

So it changes every year, what the Prudent Reserve is, and it is dependent on what the expenditure was in the previous year.

So we will have a huge anomaly where, with the pandemic when everything stopped, then at the end of that financial year, the next year's prudent reserve will be a lot smaller because its based on the previous year's figure.

(Note from the Secretary. Yes, but when the Prudent Reserve level (the target) is lowered, the actual Prudent Reserve (money set aside in the bank) should be greater – i.e. a bigger credit and not in deficit).

The Prudent Reserve is not like a magical number.

The Prudent Reserve is there to indicate to the fellowship, and to the Board, that this is what we project to spend the following year, based on what we spent in the previous year.⁸

Now it does vary; if we have a big project, like we did a number of years ago we did the archive and that was a lot of money, so it pushes the prudent reserve up the next year. And then because we didn't spend that, the next year it was different again.

So, the Prudent Reserve is a tool that we use to indicate where we are.⁹

And as a trustee, I look at that, and my reaction is – if we continue spending at the rate we are, then we will be in trouble. That's what the Prudent Reserve tells me.

So, we've got two alternatives. We can either say to the fellowship, "look this is where we are", and this has been done a few times before, this is not the first time its been done, it's been done five or six times. . . but this is nothing new.

So, as a trustee, as a Board member, we have an obligation to say to the fellowship, "look, this is what we spent last year. If we continue to spend this year, we are not going to be able to do it." And that's the message that we are sending.

Right. And there are two solutions to that. 1. As a trustee at the moment, if any proposals come from Conference, with the financial situation as it is, I would probably be against it. Because

I couldn't . . . I have an obligation for financial governance, so I have a responsibility on how to spend, so I would vote against any project if I thought that the financial situation was going to continue.

Now the Board does not generate income. Income comes from the fellowship. It comes from you; it comes from me.

And we have a responsibility - this is my personal opinion, not the Boards opinion, my personal opinion as an alcoholic and a member of this fellowship - I have a personal responsibility (1) to ensure that my home group has sufficient funds to operate, (2) that it has sufficient funds to send to the IG so that they can operate, (3) that it can send to Region so that it can operate, and (4) that the Board can do the things that it needs to do, to enable me to carry the message.

So when someone calls me up and I'm doing a 12-step call, and they say "is there a meeting I can get to" the first thing I do is I go on the website to find a meeting, and I can say "oh yes, there's one here".

And that is what the Board does.

Its very easy to go into an "us" and "them" thing. And it doesn't work. Because if we go into conflict with each other, it's not going to resolve anything.

The only way we can resolve it is by saying OK, let's talk it through now, what we want to do, what do you need from us, what do we need from you.

⁶ Gretchen was the Hon Treasurer before Emma; but it looks like she was only the Hon Treasurer for three months, delivering just one quarterly report – Jan to Mar 2024. Before that the Hon Treasurer was Clive.

⁷ And Warranty Two (which is a guarantee) says, "Sufficient operating funds, plus an ample Reserve, should be its prudent financial principle". "Sufficient operating funds" = last year's expenditure figure. "Plus an ample Reserve" = x ¼.

⁸ **What is reported by the Trustee in the Annual Report that goes to the Charity Commission is: "The Trustees have established a policy whereby reserves held by the charity should exceed 1.25 years expenditure, which equates to approximately £2,579,613. This is considered the minimum to ensure continuation of the basic services to the Fellowship during times of economic stress".** Page 14, Annual Report 2024.

⁹ See above.

And basically what we need from everyone is, if they can afford it, is to contribute more. If they contribute more, it allows us to do what we were doing. If you don't want us to do . . .

At this point there was a clamour of members wanting to respond to the last statement.

7.84. Visitor Carnforth (Tracy):

Thank you. I'm not very good with numbers, but am I wrong that between September 2021 and September 2025 we've spent upwards of, there's a difference of one and a half million; and I think you said at the beginning that you haven't got a breakdown of what exactly that's been spent on, but my concern is to know where that money has been spent, and I hear you say it's on running costs and increased expenditure; but I suppose my concern is, if it is on general running costs to the fellowship and not on any external expenditures in four years, that's like one and a half million, in a normal four years, one and a half million.

How do we justify that, and prevent further losses, collectively, in the future?

7.85. Chair of the Board (Jo):

Can I just reiterate Johns quote, because it is very pertinent to the question, about the Prudent Reserve being a moveable beast.

When it was covid, our expenditure was really, really limited.

And every year every time we spend £1 as a Board, as a fellowship, we have to save £1.25, and that goes to our Prudent Reserve.

(Note from the Secretary. This would only be true if the Prudent Reserve pot was absolutely empty at the beginning of the year – and it is not).

And our expenditure was really, really low in Covid, and we didn't get much money, and we didn't save a lot. So the following year's Prudent Reserve was very low.

However; you know, it still ramped up and went back down again during covid, and the money that, from the Prudent Reserve, potentially wouldn't cover our normal expenditure because of various expenditure in the previous year, and so the Prudent Reserve went down.

Yes. We spent so much the following year, so that, we had to save £1.25 for every £1 we had spent, and so the Prudent Reserve went up.

It's a very, very, very moveable beast.

And we have things like the archive which were voted on at Conference, we had expenditure for the 75th which was voted on by Conference.

7.86. Visitor Carnforth (Tracy):

So how much was that 75th then?

7.87. Chair of the Board (Jo):

It was a lot of money.

I don't know; I'm sorry about that.

But our Reserves, our cash Reserves we had to put towards the 75th because we lost money, because of covid. Lots of people didn't turn up.

7.88. Visitor Carnforth (Tracy):

So does that figure somewhere in the accounts?

7.89. Chair of the Board (Jo):

It does. It does.

7.90. NWIG Vice-Chair (Catherine)

Can I just say, If I was on the Board, and a Treasurer on the Board, which I don't think will ever happen because I'm not very good with numbers, but – if I was on the Board and I was a Treasurer and I'd agreed to come to a meeting today to speak and answer questions, and I'd been given these questions before I was due to attend that meeting, you know what I would do, I would get all the answers to those questions, I would get together with the other people, I would get the reports and I would give the IG exactly what they were asking for, and answer all the questions.

And you have done a very, very good job of trying to not answer the questions; deflecting, playing the victim, as though we are attacking you because we are asking these questions, in a way, to avoid answering the actual questions.

You've had these for months.

Emma being poorly today – to be honest she could have put those figures together and given one of you the figures to report, that's a very simple thing to do. It might not be an easy thing to do, but it is simple.

And I, sorry, just think it's an absolute disgrace.

7.91: NWIG Chair (Phil):

Can I just say, going on about spending, and spending this money; if it's been handled wisely why were there nine red flags from the auditors?

7.92: Chair of the Board (Jo):

The auditors are satisfied with what we have been doing.¹⁰

Some of those red flags are things other than finance.

7.93: NWIG Secretary (Chris):

Excuse me – can I just read you this; this is only a couple of selections out of this year's audit report, there are quite a lot more.

"The current budget does not contain sufficient detail".

"Without a detailed budget it is difficult for the Trustees to make an assessment of Going Concern".

"We recommend to prepare more detailed budgets".

Now the Board has responded to that, and the responses were;

"Budgets are based on the previous year's expenditure" – but that doesn't explain why they are not detailed enough for the auditors.

And the other response was, "AAGB has always worked on the premise of holding 1.25 years reserves based on the previous year's expenditure" – it fails to mention that at the moment it DOES NOT hold 1.25 years reserves based on last year's expenditure. There is a deficit of £ (548,560).

So, the auditors are NOT actually satisfied. They are raising questions.

7.94: Chair of the Board (Jo):

We do budget.

We do budget for, you know, the general expenses of GSO etc, etc.

But sometimes we can't; well we do budget as far as we can.

However, we don't know what's going to come in from Conference.

And, you know, in future years we will have to say no.

(Note from the Secretary:

The NWR Trustee constantly informs NWR that the Board does NOT budget (except for travelling exps), that it is impossible to budget, and that it is ridiculous to expect budgeting from the Board. {see the minutes of NWR meeting of 01/12/2024 for confirmation}.

Does this indicate that the training for Trustees is inadequate?).

7.95: Secretary NWIG (Chris):

Precisely Jo.

It is possible to budget at every organisation, regardless of the size of the money, because we are talking about a lot of money.

The fellowship spends about two million a year, it's a lot of money.

It is possible to budget for that, and what usually happens is – when you're getting close to dipping into the Prudent Reserve you just stop spending.

And you're now saying that you will have to do that, and it is very much time that that happened.

The concern is that it ought to have happened before the deficit reached £ (548,000), and people are confused about why didn't the spending stop sooner.

¹⁰ See para 7.93.

7.96: Vice-chair of the Board (Gretchen):

One of the things actually, as far as the detailed budget, I think that the auditors were right about that and we have started to work on doing that, because how we did it in the past, is that we would do it at the beginning of every year.

Every financial year we would get the sub-committees to give a fair budget for the year and then any additional things that they might be wanting to do for the year and stuff like that, but it wasn't as detailed as what the auditors are asking for in that particular report. And that is being amended along with several other of the red flags.

So at this point, we have actually addressed all of the red flag complaints and we have new auditors, since the year before last and they have been much more thorough than the auditors that we had before, and so its been, we are working towards being a lot more robust, with budget quarters we've dealt with that, we've got a risk register, **we've got all those things coming into place, which we haven't had before** and that's, I'm making no excuses, but its better to start now than not at all.

(Note from the Secretary: It is, and always has been, the Trustees duty and responsibility to budget thoroughly and to safeguard the Prudent Reserve, which is guaranteed by Warranty Two. It is NOT, and never has been, the auditors responsibility to ensure that this is done.)

7.97. Secretary NWIG (Chris):

Thank you, Gretchen.

7.98: Visitor from Bartle Beginners: **Trustee 2006 to 2012: Hon Treasurer 2008 to 2012.** (Jim T):

Thank you for coming.

Thank you for all your efforts and time in getting here.

One thing I would ask you to appreciate: at the same time that you have gone from one place to another trying to get here, there are other people have been waiting here for the same reason that you were trying to come.

I just wish that we had had this conversation earlier, it would have avoided what happened, but the questions still need answering.

I was the Hon Treasurer for about four years, I was on the Board for about six, the time I took over was the beginning of a recession, ending in 2007 or 2008.

During the length of time that recession lasted we didn't have to touch the Prudent Reserve.

I believe that there were different reasons for that. But the main reason was, the Board implemented things. Like, for the first time, instead of having to go to York four times a year for a sub-committee, each sub-committee agreed to come twice and do twice a year online, which wasn't what it is today. Its different today, its natural to do things online, it wasn't then. Then it was a first for the Board, to do business as a whole Board in that manner.

That helped with the expenditure for the Board, but there were also little things like sticking little notes about turning lights off; anything at all that saved a pound coin, we tried to do it.

We possibly didn't do it terribly successfully, but we did it successfully enough to not to touch the Prudent Reserve; and that is full credit to the Board, and the fellowship, working together, coming clean with each other about what the situation is and what it can mean.

So, during that time I've gone to meetings and people are picking up a letter and reading it and passing it to each other, and then sliding it across the table, and asking me what do you think of that Jim? And all I said was, "this is the financial situation. We cannot do what Conference recommends, but we should be. We can't. The money's not there.

So, my question would be: Why, did nobody (muffled) saying, "I didn't know that". And that's a great deal of the problem.

But what we don't know, what you know, about the same thing.

I can't understand why somebody didn't say something like, "If we are not careful, we will be heading towards the Prudent Reserve".

I don't understand why, once it was creeping into it, with possibly good reason at some point in time, why somebody again didn't say, "well we've done it, but we need to be careful, and we may implement something for some time, so that we don't have to do that again".

Even if it means telling Conference for two years in a row, “we can’t”, because we don’t have the money. And it’s not because you’re not putting in the pot as much as you should, it’s just that we can’t.

At that time, there was a time when the staff were due a pay rise, there was a time the staff got 1%, there was a time the staff got 1.5%. All through that period, the staff, instead of taking money for the work that they were doing, they took a day in lieu. So that monies weren’t being given out to pay people for working late, or for working an extra day. It was an agreement to work with the Board and the fellowship to do certain things that would get us back. It wouldn’t be the solution for the next ten years, but it was some form of a way forward.

So this point I could be cheeky and say, what has been staff increases in wages, but I wouldn’t. I wouldn’t ask you. But you know. You know what the percentage rate has been over the period of time, not only for the time that we are talking about, but prior to that happening. That period of time when danger was on the horizon.

Decisions that are very difficult, I believe should have been made.

I don’t believe that due care was taken in regards to the expenditure, when nothing was put in place to at least lessen it somewhat.

Not as far as we can see; and all we can see, is what we can see. All we can see is what’s left. And if we are not being told, we look at it ourselves, and we find things that are disagreeable, and then we ask about it, and we get a reply – I have had replies, *from the Board*, that I would think are unsuitable.

I did send a letter, and I make it clear in the letters that I send, that I am NOT attacking, but that I would like to know.

And I have been quietly attacked; I have been quietly put in my place; and its not right. It really isn’t. It doesn’t *add* to the fellowship getting together with the Board to find some kind of way forward with this.

Because the way forward cannot be sending out a letter to tell the fellowship the reason we are in this position, one of the reasons, is we are not getting the support from the fellowship in contributions. It doesn’t say that in those words, but it says it. It most definitely says it.

And it’s a real pity that the beginning is this Sunday, and not the (muffled).

It’s a pity that this meeting started off badly. Because - through circumstances that you couldn’t avoid - you couldn’t understand that there were people here waiting for you that travelled quite a distance to get here. And we couldn’t understand why you were late.

That’s the problem regarding this. Nobody’s talking to anybody. Everybody is making their point, and their point isn’t going to (muffled).

7.99. Visitor Chorley (Geoff):

I think it’s like playing a game of football here, without a football.

We can’t move anywhere unless we know exactly how much we spent at Leeds.

And somebody in this room will know exactly how long, time, has been allowed to provide this information.

I don’t know how long, I don’t remember exactly. But the chair will know. And you will know, how long you’ve had to provide this information.

We can’t sort anything out numbers wise unless we know what happened at Leeds.

7.100. NWIG Vice-Chair (Catherine):

Can I just say, Chris has worked so hard, looking at the accounts, and putting these questions together: now what I’m hearing from the three of you is that you’re not going to answer any of these questions, and we were really hopeful that you were going to.

Even if there’s been some mistakes made, and I think there probably has, I suspect there has been money spent on legal fees that maybe shouldn’t have been spent and things like that.

I think that when we actually have a look at things, there have been things that have been spent that maybe shouldn’t have been spent.

And what you’re saying now is that you’re not going to answer any of these questions that Chris has worked so hard to put together, and that you’ve had, and you knew were going to be coming up.

Are you saying that you’re not going to answer any of them?

Have they previously seen the questions Chris, or am I going bonkers? (Chris: Yes).

So, you have been sent these questions.

You knew what was coming, and you've come with the agenda of saying these are inflammatory – we're not going to answer them.

Or words . . . I can't remember what word you used now.

Is that what you're saying?

7.101. Visitor Chorley (Geoff):

"Loaded".

Loaded – was the word.

7.102. NWIG Vice-Chair (Catherine):

These questions are "loaded"; we're not going to answer them.

Is that what you're saying?

7.103: NER Trustee (John):

I never said that we are not going to answer them.

7.104. NWIG Vice-Chair (Catherine):

Ah. OK. So can we get back to the questions then. And just get back to actually answering them.

7.105: NWIG Chair (Phil):

Right. Every report that has come out says that AA is in a financial stable position.

But in 2022 there's a mention, there is a caution, and it says;

"With the resumption of activities to pre pandemic levels, our surplus over and above Warranty 2 has now been fully deployed on primary purpose work. To ensure that proper planning and resources for this work across the whole of AAGB can carry on normally, please continue the steady flow of your surplus funds through the service structure when you can".¹¹

Now since then there can't have been any budgeting to raise this deficit, and yet you're saying that there are budgeting principles in place.

The auditors brought up red flags - and we've been bringing up red flags for three years at Region, and also, we wrote the Board before.

And now, because the auditors have brought it up again, you're doing something about it.

It looks like you completely ignore the fellowship.

And this is why we invited you. We couldn't get any joy with Region, and basically, it's not fair on the fellowship.

There are people in this room who have done a lot of service, and know the structure inside out, at least as well as you do.

But you've come along and you say that we are attacking you?

We are not attacking you.

I'm chairman of this IG, and during the day people have been coming up to me and telling me to get in touch with you, and tell you to go home. Just tell you to go home, it's disrespectful.

I can't sit here afterwards and ignore those people – I've got to say something. That's why I said something at the beginning.

It wasn't an attack on you.

But we've been ignored. About this spending of money, we've been ignored.

And we've pleaded with you to answer our questions; we've given you plenty of time to answer the questions, and you're not really coming across with anything.

You know; we're asking these questions and you can't answer them. Or you won't answer us.

7.106: NWIG Vice-chair (Catherine):

Why is that?

¹¹ Annual Report of The General Service Board of Alcoholics Anonymous Great Britain 2022. Page 14.

7.107. Vice-chair of the Board (Gretchen):

First of all, can I first address the first bit, where you've been asking questions; as far as I'm aware, and maybe I'm missing something, that whenever you have sent an email and asked a question, we have come back with an answer.

As far as I'm aware, I'm saying.

7.108. NWIG Secretary (Chris):

So that is incorrect.

We honed the questions down to about five really important ones, that we felt were fair and reasonable.

There were a whole lot more in the background, and we parked all of that, and we sent in about five that were fair and reasonable, and we sent those in very politely; we explained why we were sending them in, because people in this IG want to make a complaint to the Charity Commission, and we were trying to halt that, and said – no, let just get the Trustees to come, they will answer the questions.

So we wrote in first and the answer that came back from Jo was, "these have already been answered by the Hon Treasurer and your NW Trustee".

That was the reply.

7.109. Vice-chair of the Board (Gretchen):

This was before the - *after* the one with the grid?

You sent the one with the grid didn't you, with the different questions?

7.110. NWIG Secretary (Chris):

Yes.

And the answer that we got back was "These have all been answered".

Now, a couple of weeks later –

I can find the email for you if you want, and read it to you, but that was the answer from Jo, "these have all already been answered".

So I circulated that; everybody in the room has seen it.¹²

And then, probably three weeks later, or a bit later on, another reply came, but some of the answers in that were extraordinary.

It did say that the quarterly finance statements add up. And I'm sorry but they don't.

And it also said, "There is no such thing as a Prudent Reserve policy".

7.111. Chair of the Board (Jo):

There isn't.

7.112. NWIG Secretary (Chris).

It's on the website.

It's in every Conference report that you deliver.

7.113. NER Trustee (John):

It's a Prudent Reserve.

It's not a policy. (Both Jo and Gretchen repeated this – "it's not a policy").

7.114. NWIG Secretary (Chris):

You know; it's in every Conference report, "Our Prudent Reserve policy is".¹³

¹² But apparently Gretchen had not.

¹³ **What is reported by the Trustee in the Annual Report that goes to the Charity Commission is: "The Trustees have established a policy whereby reserves held by the charity should exceed 1.25 years expenditure, which equates to approximately £2,579,613. This is considered the minimum to ensure continuation of the basic services to the Fellowship during times of economic stress". Page 14, Annual Report 2024.**

There's a statement of what the policy is on the website.
IT'S IN WARRANTY TWO.

7.115. Vice-chair of the Board (Gretchen)
It is a Warranty. It's not a policy.¹⁴

7.116. NWIG Secretary (Chris).
We're just getting some answers now, about this.
There is a *requirement* in this fellowship that we have, as a Prudent Reserve 1.25 of last year's expenditure.

And, at the moment, we DO NOT HAVE 1.25 of last year's expenditure as a Prudent Reserve.

There is money in the bank.

But it isn't 1.25 of the previous year's expenditure.

It has never happened before in the history of AA in this country (that's been confirmed to me by GSO), before 2023.¹⁵

In the past, whatever has been going on, the pandemic and whatever, the Board has always managed to stop spending before the Prudent Reserve was dipped into.

Now, it wouldn't have been surprising for it to be dipped into a little bit, post pandemic, but not for it to carry on.

I'm sorry – I've wondered off again.

The Board have had these questions from us before, and the answers that came back haven't answered the questions.

Why did the spending carry on?

7.117. NWIG Vice-chair (Catherine):
Did they get these questions before this meeting?
So they knew what was coming up today.

7.118. NWIG Secretary (Chris):
Yes.

7.119. NWIG Vice-chair (Catherine):
So they did know what would come up today?

7.120. NWIG Secretary (Chris):
Yes.

7.121. Visitor from Bamber Bridge (Danny):
This is my first ever experience - I'm fairly new in terms of experience in the fellowship.
It seems to me as though there's a massive breakdown in communication, on both sides of the bench really.

You're feeling attacked, we're feeling ignored.

Now, I feel we need to be moving forward, just to get back on track. Somewhere that works.

I'm fairly new, and it seems fairly obvious.

I can't understand why there is this massive issue.

Money is the main central issue here, let's not get it wrong.

When people see the massive deficit, of what, 900,000 or 1.400 or one point something million, there's bound to be questions.

I can't understand why there is not a person, maybe on the Board's side, making it clear and obvious where this money is being spent, or has been spent.

Let's work toward that.

More or less make these figures known, no blame, on what's been spent, so that people on our side can say, "you know what, yes, we can understand that".

¹⁴ It is irrelevant whether it is called a "policy" or a "warranty". The Prudent Reserve of 1.25 x last year's expenditure should exist and be maintained. Focussing on what it is called, instead of why a lot of it has been spent, is an absolute waste of everybody's valuable time.

¹⁵ But John came in near the end of the meeting and argued that this was totally wrong.

If that not possible, then there are going to be questions as to why.
 I don't want to be speaking out of turn here, but it seems like instead of people feeling ignored, let's work towards making it suitable.
 We're working towards getting people well. We're getting bogged down in numbers and statements and this and that.
 Let's work towards getting more figures out there.

7.122. Visitor from Barrow (Norman):

It's the first time I've been to IG for a very long time.
 This is the first time I've seen these numbers.
 So forgive me, I'm not an accountant or anything, but if I get a letter and it's in the red and I owe the bank money.
 That **£548,000** is that money that's owed to the bank, or is that money that's been taken off the Prudent Reserve pot – and if so, how much money is left in the pot?

(no reply)

Is there any money left in the pot?
 Are we in danger of going bankrupt? Because at a group conscience meeting last week, the group that I'm a member of decided to withhold a donation rather than send it to GSO, because of this issue.
 Now, if all the groups in the UK abide by that same principle, then GSO would go bankrupt in a very short period of time.
 So this issue needs to be resolved. Whatever way, it does need to be resolved. This can't go on like this. I mean its – I won't repeat some of the things that were said at the group conscience meeting about this amount of money going missing. It needs to be resolved, and when I go back to my group meeting on Wednesday afternoon in Barrow-in-Furness, I want to be able to say to the group members that we can now send a cheque to GSO because they are in need of money. That the money that has been spent, the deficit, has been spent wisely or at least that its been spent on AA as a whole. The General Service Office I believe is far, far more important than any sums of money. Money can be replaced. But a General Service Office of Alcoholics Anonymous cannot be replaced.

7.123. Chair of the Board (Jo):

Can I come back on that.
 That's precisely where the money has been spent.
 On providing services and carrying the message to the still suffering alcoholic.
 That's precisely where we have spent the money.

Assorted comments of "Please can we just see the figures" / "Prove it" / "Show us" etc.

7.124. NWIG PILO (Adam):

When it went ahead that you were visiting, I decided to just sit down and have a look at a few things, because I've been part of the IG but not for very long.
 I sort of independently looked into the last three quarters accounts . . . and for this period of the three quarters all I did was transcribed them into a spreadsheet, just to check how they are, and if they add up, and they don't.
 There's quite a large discrepancy in the expenditure figures.
 Quarter one its about £12,000, in quarter two its £1,669, and in quarter three its £1,300.
 I'm not going to suggest why I think that is, that's not for me to say.
 But it seems to me that that's an *urgent* matter, that these numbers don't add up, the expenditure numbers and the total at the bottom, its not correct. ¹⁶
 I'm happy to send you what I've found, **but I would like you to look at the numbers and check them again.**

¹⁶ The Hon Treasurer was advised that the first quarters financial statement did not add up at Conference 2025 by both Chris D and also by another of today's visitors. So the Board has been aware of this problem since April 2025. NWIG did also write in about it on 24/06/2025 to all Board members separately and individually. In addition to which the Regional Treasurers have been complaining about it collectively.

And it seems to me that this is a very urgent matter, because, not to cast blame anywhere, but what it says in my mind is that if the total is not correct, and the balance is not correct, what else is not correct?

And it produces a feeling of; well I don't know what's going on.

I look at those deficit numbers and I don't know what's correct.

Because, it seems to me, that the first things first, the main thing that should be correct – the first thing that should be correct – isn't.

So it makes me very concerned. It seems to me that its an urgent matter; these numbers need to be looked into.

So I would ask, what going to happen with that? Are you looking into it? **Have you examined these figures yourself?**

7.125. Chair of the Board (Jo):

No. Emma has. (The Hon Treasurer)

7.126. NWIG PILO (Adam):

Only Emma?

7.127. Vice-chair of the Board (Gretchen):

Emma is an accountant.

7.128. NWIG PILO (Adam):

Emma is a professional accountant?

7.129. Vice-chair of the Board – and former Hon Treasurer (Gretchen).

Yes. That is her profession.

And also, we have Mandy¹⁷.

7.130. Vice-chair of the Board – and former Hon Treasurer (Gretchen):

Yes, she is.

And also, it goes to the Board ¹⁸, so that's what I mean about these figures not adding up.

I've heard this before and I thought, well that just can't be.

So really . . .

There was a long ramble here where the NWIG Secretary directed the Trustees to the handouts provided at this meeting, which identify exactly what is wrong with all three quarters financial statements, and the Trustees struggled to follow it. Adam tried to help them understand which figures do not add up.

The NWIG Secretary suggested that the trustees take the handouts with them and examine the incorrect figures at their leisure.

Sadly, we had all expected this to have been done by the Trustees before today's meeting – by each one of them, not just Emma, because it is not her sole responsibility.

7.131. NWIG Vice-chair (Catherine):

Can I just ask.

Why *won't* you give is a breakdown of the figures?

Why *won't* you do that, the Board?

Can you answer on behalf of them?

7.132. NWIG PILO (Adam):

They are.

¹⁷ Mandy is a paid member of staff. The Management Accountant.

¹⁸ Which does include Gretchen, Jo, John and Angela.

7.133. NWIG Vice-chair (Catherine):

I know they are; but I mean on behalf of the whole Board?

Why won't you give is a breakdown?

Because if you had a business - (Gretchen interrupted here)

Oh, you're doing what you accused Chris of doing now – interrupting.

If you had a business, your own business, and all of a sudden, all this money went through, and they said “oh trust us, its been spent on something”, and you want to know what, but were told “something good, its alright”. What would you think?

You would want to know exactly what its been spent on.

So you saying Jo, its been spent on helping the still suffering alcoholic, how do we know?

Just tell us. Give us a breakdown.

I'm sorry but I'm not giving to trust somebody who is not giving us a breakdown.

7.134. NWIG Secretary (Chris):

So can I just put a proposal out there that I do think would solve a big part of this.¹⁹

You did say Jo that you are quite happy to give us the quarterly reports for last year . . .

There was some confusion here about which year was under discussion.

But it was established that what is required is quarterly reports, in the new layout, for the 8 quarters to 30/09/2025, that add up.

So that is four for the year ending 30/09/2024, and four for the year ending 30/09/2025.

So please can we have quarterly reports for, not the current financial year which has literally just started, but for the previous two financial years, in the new style which Emma has produce (**and which we thank her for**); but please could we have them so that they do actually add up.

We understand that they won't match the categories in the end of year report, but that's eight quarterly reports that add up please.

7.135. Chair of the Board (Jo).

Yes, OK.

7.136. NWIG Chair (Phil):

Can I come in please.

We've been asking you to let us know what the money has been spent on, a breakdown, for quite a while now.

And then we find out that the auditors have raised nine red flags.

The advice re Charity Auditors Warning Flags is:

A Red Flag signify major issues, warning signs of a serious failings, material misstatements; an adverse auditors opinion is a big red flag.

An adverse audit report usually indicates that final reports contain gross misstatements and have potential for fraud.

The high number of flags indicate systemic problems with the charity's operations, financial processes and/or governance.

Now when we're asking you about finances and then we hear that there are nine red flags, what do you think that the fellowship is going to think?

So we've been asking questions and not getting any answers, and we've run out of faith and confidence that what the Board are doing is going to make it work.

And I for one, after what I've heard today, have no confidence. But at the end of the day when you go away from here you have to take on board what – we're not picking on you – we want answers. Its *our* money. It's the fellowship's money.

We are just asking for honesty and transparency. And we have been doing for three years.

Three years we've been asking for this. And we get fobbed off.

Our own Trustee said “We don't do any budgeting except for travel.”

¹⁹ NWIG did already make this proposal in writing to the Board on 24/06/25, but it was rejected out of hand.

What organisation would survive without budgeting?

7.137. NWIG Vice-chair (Catherine):
Our own trustee that stormed out of the room.

7.138. NWIG Chair (Phil):
Yes. But that kind of behaviour, honestly you get used to.
But at the end of the day we've asked you to come because we couldn't get anywhere with Region.
And you've come today and we haven't really had anything here. Sorry.

7.139. NWIG Vice-chair (Catherine):
Apart from the reports that will be good if they materialise.

7.140. NWIG Chair (Phil):
When you go today, we will have to – we have already decided to take it to the Charity Commission if we were not happy with the answers.
So myself personally, I'm not happy with the answers. But it's up to this room.
So I'm just letting you know, we're not attacking you, we've nothing against you, we just want honesty and transparency.
That's *all* we're asking for. It's not a lot to be honest.

7.141. Visitor from Chorley (Geoff):
Gretchen, I asked a question about Leeds, and you were going to answer and then something else happened.

7.142. Vice-chair of the Board (Gretchen):
Yes. Only because, again, I was on the Board, but I wasn't on the committee or anything like that.
But I thought – I remember a report being produced.

7.143. Visitor from Chorley (Geoff):
Why is it not here today?

7.144. Vice-chair of the Board (Gretchen)
We sent it. It was sent out when it was asked for.²⁰
And I'm sorry I didn't bring it today.

7.145. NWIG Secretary (Chris):
We've got the report that came, and its woeful. Really, really woeful.
But we parked asking for that to be corrected years ago, because we asked and we asked, and we just had to park it.
I'll send you what we've got.

7.146. Visitor Chorley (Steve):
Just a practical question please.
Thank you for coming this afternoon.
How many people are employed at GSO at York now?

7.147. Chair of the Board (Jo):
Thirty-one people (or 21?), but a lot of them are part-timers.

7.148. Visitor Chorley (Steve):
So, approximately fifteen full-time?

7.149. Chair of the Board (Jo):
Yes.

²⁰ This is sadly untrue. After numerous failed requests, it was requested in public at Conference 2023 in April 2023, and promised. It was requested again at Conference 2024 in April 2024, and promised. It finally arrived on 08/11/2024.

7.150. NWIG Chair (Phil):

Can I just mention that there are twenty-one trustees isn't there?²¹

7.151. Chair of the Board (Jo):

Sixteen and

7.152. NWIG Chair (Phil):

. . . five.

7.153. Chair of the Board (Jo):

Sixteen at the moment, yes.

7.154. NWIG Chair (Phil):

So our own Trustees, every time they have a meeting, they must look at the spending.

So every one of the Trustee now, at the moment, has agreed to go spending money.

Even though they know its eating into the Prudent Reserve.

So they are all responsible, for the spending of that money.

7.155. Chair of the Board (Jo):

We are all responsible (muffled) . . . but some of the services, we continue to keep going. (muffled).

7.156. NWIG Chair (Phil):

I know the services need to be there, and I know that your budgeting now.

But you can't budget no money. There's no money.

7.157. Chair of the Board (Jo):

Well there is, but.

7.158. NWIG Chair (Phil):

There's £ (548,560) that will have to be found, to bring it up to the level where we're saving.

Whichever way you look at that, that money has to come back.

How many years are we going to get treated like that; by putting out a begging letter to the fellowship saying we need money. And there won't be any recommendations from conference.

Now the recommendations from Conference, can't add up to all that money that's been spent; not over the last five years.

I've had a look, and there are hardly any recommendations to spend money.

And the appeal letter says its for wage increases. How much are they are on?

It's a lot of money. And we are just asking for transparency. That's all we're asking for.

7.159. Vice-chair of the Board (Gretchen):

Yes. And you're right, it is a lot of money.

It does cost more to run the General Service Office than it did before.

This is the first year that we said at Conference last year, because of **the problem with the Prudent Reserve** that we would, that we would have no money to pay for extra things.

And that was the first time ever in the history, I found out earlier, but to be honest with you I think the website was the last really big-ticket item that we've done.

7.160. NWIG Chair (Phil):

Can I ask how much the website cost.

7.161. Vice-chair of the Board (Gretchen):

It was a lot of money.

I'm really sorry, I don't know.

²¹ One alcoholic trustee for each of the sixteen regions, plus five none-alcoholic trustees = twenty-one.

7.162. NWIG Secretary (Chris):

I do. It was £159,000.

But that's over, it was either the last six or seven years.

It was over quite a long time. ²²

7.163. Unknown voice.

So that's not £549,000 then.

7.164. NWIG Chair (Phil):

(Muffled)

and we have a right to ask.

7.165. Chair of the Board (Jo):

You do.

7.166. NWIG Chair (Phil):

Are there any more questions?

7.167. NER Trustee (John):

Just to clarify a point (muffled – regarding deficits) and you've said that this hasn't happened before, but that is incorrect.

Because it has.

Now I am the only provider of (muffled, but probably earlier years accounts) - because I've got access to them, because I'm the archivist.

7.168. NWIG Secretary (Chris):

I've written to the General Service Office and asked, I asked the question at Conference, I asked our NWR Trustee

7.169. NER Trustee (John):

Well they never asked me and they should have.

7.170. NWIG Secretary (Chris):

Well this is part of the problem.

We're asking questions and we are getting misinformation back.

The NWR Trustee has assured me, and that she has taken it to the Board; she has assured me that the first time in the history of AAGB that the Prudent Reserve was in deficit at the end of a financial year is 2023 . . .

7.171. NER Trustee (John):

Its quite possible that because, I was actually ill, that I wasn't at that meeting.

And if I had been I would have been able to (muffled).

Things happen. I did do some research because I thought you might want to know.

7.172. NWIG Secretary (Chris):

I would very much like to know. If you wouldn't mind.

I'll give you my Secretary email.

I would very much like to know when it last happened.

7.173. NER Trustee (John):

Well I can tell you that. 1999, three thousand.

7.174. NWIG Secretary (Chris):

How may thousand?

7.175. NER Trustee (John):

I can give you a copy, that's not a problem.

²² 2018 £19,681 + 2019 £25,010 + 2020 £8,799 + 2021 £5,529 + 2022 £18,342 + 2023 £41,471 + 2024 £40,945 = £159,777 over seven years.

7.176. NWIG Secretary (Chris):

Yes please.

But could you just take my point, that we're asking questions and then the answers that we get back aren't reliable.

This is not good.

7.177. NWIG Chair (Phil):

Can I ask you, in the year 2000, how much we went into the Prudent Reserve?

7.178. NER Trustee (John):

I didn't go into the figures.

All I can tell you is, because I didn't go into the financial records, there was a period in 2000, at the General Service Conference we made it quite clear in the business section of the audit statement "that a higher level of contribution would be required in order to maintain our level of service and the Service Office". That was in 2000.

In 1999 (muffled).

There was another one in 2014, and one of the quotes from that does say that we were running a debt from 2010.

It's a shame that you got that information, and I didn't.

It would have normally come to me, it's my fault,²³ because I was ill and I wasn't in the room at the time.

But I'll try and (muffled).

7.179. NWIG Secretary (Chris):

Thank you very much, and I will welcome that information.

I just do have to make the point that I have been asking this question since 2023 when we went into deficit at the end of the year, and its unbelievable really that I haven't got the correct answer, until you guys have to come all this way.

I've emailed in several times, I've asked our trustee, it should have been possible to just give me that information, without you guys having to travel all this way to do it.

7.180. NER Trustee (John):

Well it would have been, it's only because I've done research on it and I have access to the archive that I was able to do the research.

7.181. NWIG Secretary (Chris):

But that means that if I put a question to our NWR Trustee, and she ought to have been finding the answer from you, and not writing back and telling me categorically that 2023 was the first year that it happened, and that she had checked that out with the Board.

Its incorrect information.

And its very damaging.

7.182. NER Trustee (John):

Well, things happen, miscommunication (muffled).

7.183. Visitor from Southport (Scott):

Thank you for coming along and answering a few questions.

But I've just been listening quite carefully and we're talking hundreds of thousands of pounds, it's a lot of money, and this fellowship saved my life.

I just need to bring it back to the alcoholic.

Two years ago I was sat in an intensive care ward; had it not been for this fellowship I would be dead.

Is the Board aware that people are not sending money to GSO?

Do you realise that many, many, many groups and IG's, and Regions, aren't sending money because they don't trust you?

Because that's actually what's happening. That why you're not getting the money.

²³ No John, its not your fault. You should be able to be ill without the wheels coming off the lines of communication.

And while we've been sat here debating all of this, probably, what five or six alcoholics have just been born, that have never even had a drink yet.
And I want this fellowship to be there for those people, when they need it, like it was there for me.
I'll leave it there.

7.184. NWIG Chair (Phil):

The Chair of the IG reminded the assembly that it had already been decided to make a complaint to the Charity Commission unless the answers received today, to the specific questions, were satisfactory.
He suggested moving to a vote.

7.185. NWIG Secretary (Chris):

To be clear, we are voting for "is the complaint going ahead to the Charity Commission?"

If the answer is "yes", please raise your hand now.

Fifteen yes votes in the room, and one online = 16.

7.186. Visitor Gillian (LRN Treasurer):

I can't vote, but do you mind if I say something.
I'm not from your Region, but do you mind if I say something?

Please go ahead.

I'm Treasurer of London Region North; I'm coming to the end of my third year as treasurer. Throughout that time communication with the Board has been really difficult. And there have been some really notable exceptions of people who have been fantastic with communication. John is one of them. And that is really appreciated. And thank you to all three of the trustees for showing up, I know you are all doing service as well and you're just alcoholics, same as me. The problem with going to the Charities Commission is that will take up money from the fellowship, that, as well all know, we don't have at the moment; number one. And number two, it will take time of trustees. My Region, London Region North, we voted last year when we hadn't had a response to an email from the treasurer for two months, the hon treasurer, we voted to invoke concept 7. So we withheld funds, with a very specific deadline, we said "we will withhold funds until we get A) an accurate quarter 3 report, and response to our email. We got a response back in three days. So just as a point of information, my experience is that concept 7 is *incredibly* effective. so that is the tool we have, as individual alcoholics, the power of the purse, to keep that balance of power between the fellowship, me as an individual alcoholic putting my money in the pot, you know I've done that for twenty-two years but using that to fight each other, I just think that that's not helpful. But concept 7 is really effective, in my experience, in the experience of London Region North, as long as there's a specific. Ie, please can we have this information, we want an accurate quarter three report, and here's a deadline, we will withhold funds until you provide us with that accurate information. Like I said, we waited two months and we got it in three days. That's all I'm going to say – and thank you very much for everyone here doing service. Thank you.

7.187: Secretary NWIG (Chris):

With that in mind, you have said that you will produce financial statements for the last eight quarters that add up.
How long do you think that would take you?

7.188: Chair of the Board (Jo):

I'm not entirely sure how long that would take Mandy in the office, but I can ask Mandy and let you know.

I will see Mandy next week.

And I can ask and let you know next week.

7.189. NWIG Chair (Chris):

OK.

7.190. Chair of the Board (Jo):

I'll see Mandy probably Friday, and get a message to you. ²⁴

7.191. Unknown voice:

That vote that we just took, was that enough to take it to the Charity Commission?

7.192. NWIG Secretary (Chris):

No. The vote was 16 for and we need 18 to be 2/3.

However, a large number of people have had to leave early, and had they not had to leave early it probably would have been 2/3.

I think we're going to have to park that one, because we didn't get 18.

So I actually think that's going to have to be back on the table at the next meeting.

7.193. Unknown voice:

Sorry – but should it not be 2/3 of the majority of the people that are still here with voting rights?

Shouldn't we reestablish who is still here with voting rights?

There was a recount of those with voting rights = 19.

Voted "yes" to the question "is the complaint going ahead to the Charity Commission = 16.

7.194. Secretary NWIG (Chris):

It's a 2/3 majority, yes.

7.195. NWIG Chair (Phil):

Thank you very much for coming.

16

Finance: -

To receive the Treasurers report. (Paper 2025/55)

- The treasurers report was sent out a couple of days ago.
- The bank balance has continued to grow because we are withholding, and have been withholding for a year.
- I did make some notes because this is the Annual Report – the bank balance has grown and until we send that off to Region it will continue to grow.
- I propose that we send £1,000.00 to NWR to cover Regional costs such as insurance.
- I propose that the officer budgets, including a new one Catherine and the Service Workshop, are agreed.

Question: What is the bank balance?

Answer: £21,627. And our Prudent Reserve is about £2K.

²⁴ At the time of concluding the notes on these minutes on Friday 21/11/25 I have received nothing at all from any trustees. No Financial Reports for the earlier years in which the Prudent Reserve was in deficit from John. No details from Jo of when Mandy will be able to supply the eight quarterly financial statements that add up. Chris D, secretary NWIG.

Proposal one: To send £1,000.00 to Region.

Voted on and carried.

RESOLVED: Treasurer to make a contribution of £1000.00 to NWR.

Proposal two: To agree the officer budgets.

Voted on and carried.

RESOLVED: That the officer budgets are agreed.

THE MEETING CLOSED WITH THE SERENITY PRAYER LED BY JIM T.

Thank you all for attending today.
