

# THE HERTFORD AND DISTRICT U3A

England & Wales · Charity number 1027766

## Details

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Other names	HERTFORD AND DISTRICT BRANCH OF THE UNIVERSITY OF THE THIRD AGE
Status	Registered
Legal form	Other
Registered	1993-10-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	39 Bradgate Cuffley Potters Bar Hertfordshire EN6 4RP
Phone	07860 283653
Email	<a href="mailto:treasurer@hertfordU3A.org.uk">treasurer@hertfordU3A.org.uk</a>
Website	<a href="http://www.hertfordu3a.org.uk">http://www.hertfordu3a.org.uk</a>

## Activities

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**Objects:** THE ADVANCEMENT OF EDUCATION AND, IN PARTICULAR, THE EDUCATION OF OLDER PEOPLE AND THOSE WHO ARE RETIRED FROM FULL TIME WORK, BY ALL MEANS INCLUDING ASSOCIATED ACTIVITIES CONDUCIVE TO LEARNING AND PERSONAL DEVELOPMENT.

**Activities:** Educational and Leisure time activities for middle aged and older people from Hertford and surrounding areas

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Recreation
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** HERTFORD
- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£35,021	£19,430	-	-
2023-12-31	£26,894	£35,062	-	-
2022-12-31	£26,090	£33,879	-	-
2021-12-31	£26,974	£30,989	-	-
2020-12-31	£28,459	£24,145	-	-

## Trustees

Name	Role	Appointed
Christina Frances Knight		2024-03-04
Elizabeth Anne Cooper		2024-03-04
John Albert Moore		2025-03-20
Margaret Jean Mobley		2026-04-13
Moiria Elaine Cholerton		2025-01-10
Myra Rae Campbell		2024-03-04
Patrick Clifford		2025-03-20
Susan Jane Webb		2025-03-20

**THE HERTFORD AND DISTRICT U3A**

England & Wales - Charity number 1027766

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# Accounts

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# **The Hertford and District U3A**

(Charity Commission number 1027766)

## **Report and Financial Statements for the Year ended 31st December 2024**

## The Hertford and District U3A

### Officers and Committee - year to 31 December 2024

Chair	Anne Egan to 4th March 2024	O
	Myra Campbell from 4th March 2024	O
Vice Chairman	Robert Sprigge to 4th March 2024	O
	Elizabeth Cooper from 4th March 2024	O
Secretary	Pamela Beale	O
Treasurer	Brenda Anderson to 30th November 2024	O
	Christina Knight from 1st December 2024	O
Committee	Vera Young to 4th March 2024	T
	Robert Sprigge	T
	Valerie Vanderbroeck	T
	Christina Knight from 4th March 2024	T
	Pat Cain from 4th March 2024 to 9th August 2024	T
	Janet Mollinson to 4th March 2024	T

O = Officer &

Trustee  
T = Trustee

Accountants           Thickbroom Chartered Accountants  
147A High Street  
Waltham Cross  
EN8 7AP

Principal Bankers    HSBC  
Welwyn Garden City Howardsgate  
Welwyn Garden City  
AL8 6BH

Charity Number       102776  
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# **The Hertford and District U3A**

## **Trustees Report and Financial Statement for the year ended 31st December 2024**

### **Trustees**

The trustees listed have served for the Year unless otherwise indicated.

### **Aim**

The objectives of The Hertford and District U3A (H&D) are the advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development

### **Organisation**

H & D is an unincorporated organisation under the auspices of the Third Age Trust (TAT). It operates using guidelines provided by TAT.

The Main Committee, all of whom are trustees, consists of four officers: Chairman, Vice-Chairman, Secretary and Treasurer. It has at least two and not more than ten other members. Up to four ordinary members may be co-opted to the Committee.

The Main Committee is responsible for:

- a. Promoting the objectives and principles of the U3A
- b. Acting with the Chairman in all matters relating to money and assets.
- c. Appointing annually sub sub-committees as may be necessary
- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

### **Charities Act 2011**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D.

### **Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement, the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H & D. This ensures that financial

statements comply with the Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

### **Reserves Policy**

The Trustees guideline is that the general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

### **Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

# The Hertford and District U3A

## Chair's Report for the year ended 31 December 2024

This Annual Report starts with membership which is after all the foundation of our organisation and within the membership are our many volunteers to whom the organisation owes a great debt. During the year membership has risen steadily to a peak of over 1,500. Most new members now join using the online form and pay online resulting in greater efficiency and a significant saving. Renewals this year were managed within our database system, Simple Membership.

The u3a has managed the transition from plastic membership cards with no expiry date to digital membership with an expiry date which members can print out or display on a phone screen. We have clarified and codified the East Herts Group Sharing Scheme.

There have been four New Members Meetings during the year. These have been very friendly supportive meetings that have encouraged new members into joining activities and Groups. At the latest of these, when ten new members attended, five of them joined the same newly formed Group. New leaflets and a poster have been designed to display at local venues to encourage further members to join.

Our new database system was integrated into the website in March at which point it became available to Members who can log in for additional information about Groups and Events and to access their personal profiles. Since March the *My Profile* page has been accessed 872 times. 'How to' guides in the Members area of the website have been added so that any of us: Members, Group Leaders, Committee Members, can find out how to use Simple Membership.

Simple Membership is a skeleton database and a good deal of work is involved in developing and customising it to suit the u3a and then entering data. After much work on the membership aspects of the database we have started developing the database to include financial management and payments. This will lead to improved systems for our Treasurer and help Group Leaders to see more information about their Group Finances and to make direct payments.

Groups are another foundation of our u3a. We have been proactive in integrating new members into groups including a welcome email and encouraging participation. This approach led to a member offering a scam awareness presentation despite having no prior experience in presentations. The launch of Simple Membership has allowed improved communication and administration within Groups

The Group Leaders Handbook is in the process of being updated this year. A Meeting for Group Leaders and Organisers and anyone interested in becoming more active in Groups took place in January.

We now have 90 active groups, Unfortunately, the hope that we could have tables for Groups to promote their activities at the Monthly meetings has not been entirely successful possibly due to the lack of a dedicated area.

During this year many Groups have organised some amazing adventures: visits, holidays, concerts, theatre and art exhibition trips. They have also organised exhibitions walks and all sorts of activities that we read about in Contact or are kindly invited to attend.

The Monthly Meetings are a highly popular part of our u3a activities. We were the first organisation to use BEAM! We are currently using the Large Auditorium as the smaller one, just now becoming available, does not have the capacity for the numbers of people we attract. We are very pleased

that we no longer must restrict the numbers attending. We have had particularly good feedback on Colin Sutton, Tina Banks, Tony Tutton and Deborah Moggach.

We have continued with the Coffee Mornings started after Covid. They remain popular with over fifty members attending each month. They are held on different days of the week so that different members involved in other activities can attend. We have found that they are a useful way for members to meet up with old friends and have proved a popular way for new members to introduce themselves and to meet other members who belong to various groups and give them confidence to join in. They are attended by various Committee members on different dates and members also use the Coffee Morning to ask questions, iron out problems and float possible new Groups.

The Committee reviews policies regularly and creates new ones when necessary. This year, alarmed by a report that u3a members in another County had embezzled funds, we have reviewed and updated the Finance Policy and agreed a new policy on Hospitality, gifts and gratuities. We reviewed and improved how we monitor the accounts to deter fraud. We also finalised the Bereavement Policy that was started in the previous cycle. These are all available to view on the website.

In addition to Groups and open meetings such as the Monthly Meeting and Coffee Morning and events organised by Groups it is possible to have occasional meetings. One such was the Scam Alert seminar organised by a new member with Committee support. 50 members attended and several talked individually to the member afterwards. We hope to follow up this topic by a presentation from Herts Police Service. The last of a series of First Aid Courses organised by a member took place in January but more could be organised if there is sufficient interest.

There were several trips open to all members during the year; these include: a four-night stay in the Lake District, a visit to Ightham Mote, (a late medieval fortified house), the replacement trip on the steam paddleboat 'Waverley' and the seasonal day out at Ely Christmas Market.

At the close of this Annual Report, I would like to thank all our volunteers who make this organisation the wonderful thing it is: we could not operate without them. These include the Committee, Officers, and those who assist them, the Contact Team, the website Team, the Group Leaders and Group Organisers, the tutors, the people who organise seminars and trips, those who store and organise our technologies, those who greet members at Monthly Meetings and those who organise refreshments at meetings and seminars. Perhaps not volunteers at all, but I would like to add thanks to everyone who welcomes new attendees to their tables at Coffee Mornings. I would like to thank all our members who attend our meetings, events and Groups, whose participation makes it all so lively and worthwhile.

Finally, I would also like to thank outgoing Committee Members and Officers, including those who left during the year, for their service and hard work.

**Myra Campbell**

**Chair**

**7 March 2025**

# The Hertford and District U3A

## Treasurer's Report for the year ended 31<sup>st</sup> December 2024

The results for the year are shown in the attached financial statements.

As you can see, there is a surplus this year of £15,591. The main reasons for this are a large gift aid claim of £7,419 received in the year (representing 2 ½ years' worth of claim) and a substantial reduction in expenditure.

We have also tried to maximise bank interest received by placing funds on short term Money Market deposits with the Bank. This helps offset the cost of bank charges paid by both the main account and the Groups account.

Details of expenditure are shown in notes 2 and 3 of the accounts.

The main changes are that, unlike 2023, we have not needed to purchase much in the way of equipment and have discontinued the Henri prize draw scheme. We have continued with the monthly coffee mornings for the benefit of all members who choose to attend. We have had a full year's cost for the Simple Membership software which is reflected in the cost of £1,633 for computer software and licenses etc. Later in the year we returned to the BEAM theatre for monthly meetings, the cost of which is higher than that at the Sele Community Centre but considered by the Committee to be worth the extra cost in view of the greater comfort and capacity of the venue. We also did not incur costs of £1,360 for the watercolour demonstrations and Shakespeare performances and we spent less on first aid courses.

As a result of the surplus this year, our reserves have increased to £47,339. The committee are considering ways of reducing this. We propose to hold the memberships fees at their current level for the foreseeable future and are going to continue using the large theatre at BEAM instead of the smaller theatre as was originally planned as this means that more members can attend the monthly meetings.

My thanks go to the members of the committee and the previous Treasurer who have helped me in my role as Treasurer since I took over in December.

**Christina Knight**

**Treasurer**

# The Hertford & District U3A

Receipts and Payments Account for the year ended 31st December 2024

	Note	2024		2023	
		Main £	Groups £	Main £	Groups £
<b>Receipts</b>					
Members Subscriptions	1	22,729		22,493	
Groups Income			100,929		116,283
Bank Interest		2,011		1,089	
Gift Aid		7,419		0	
Transfers In		1,000		0	
Contact (Subs & Adverts)		1,862		2,889	
Other Income		0		423	
Total Income		<u>35,021</u>	<u>100,929</u>	<u>26,894</u>	<u>116,283</u>
<b>Payments</b>					
Groups Expenses			101,879		117,711
Bank Charges		-13		832	
Contact (Print, Post & Editorial)		1,821		1,907	
Management/Administration	2	6,696		12,854	
Henri Prize Draws		0		5,453	
Events	3	5,381		8,152	
TAT Membership Fee		5,428		5,768	
Miscellaneous		117		96	
Total Expenditure		<u>19,430</u>	<u>101,879</u>	<u>35,062</u>	<u>117,711</u>
Surplus /(Deficit) for the year		<u>15,59</u>	<u>(950)</u>	<u>(8,168)</u>	<u>(1,428)</u>

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## The Hertford & District U3A

Balance Sheet as at 31st December 2024

	2024		2023	
	Main £	Groups	Main £	Groups
Net Movement	15,591	(950)	(8,168)	(1,428)
Total Funds Brought Forward	31,748	35,252	39,916	36,680
Total Funds Carried Forward	47,339	34,302	31,748	35,252
Current Assets: Cash at Bank & in hand	47,339	34,302	31,748	35,252
Total Assets	47,339	34,302	31,748	35,252

Date: 23<sup>rd</sup> January 2025

Christina Knight - Treasurer

### Accountant's Certificate

I have examined, without carrying out an audit, the Financial Statements of The Hertford & District U3A for the year ended 31st December 2024, taken from the accounting records, and from the information and explanations supplied to us and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date 7 March 2025

R W Boulton FCA  
Thickbroom Chartered Accountants  
147A High Street,  
Waltham Cross, EN8 7AP

# The Hertford & District U3A

Notes to the accounts for the year ended 31 December 2024

- 1 The H&D U3A membership subscriptions received include a TAT affiliation element (membership fee).

	<b>2024</b>	<b>2023</b>
	£	£
<b>2 Management/Administration</b>		
Computer software, Licenses etc	1,633	987
AGM (Printing)	0	37
Computer and Office Equipment	130	1,540
First Aid Courses	720	1,724
Plastic Membership Cards	0	150
Postage and Telephone	72	375
Printing & Stationery	206	418
Professional Services (Accounts Examination)	367	360
Groups Leaders/Organisers	0	373
St. John's Ambulance (in attendance)	115	518
Travel & Parking	224	687
Trustee Expenditure/Committee Meetings	276	744
U3A Magazine (Payment to TAM)	2,953	4,955
Anniversary celebrations 2022 adjustment	0	-14
Total	<u>6,696</u>	<u>12,854</u>

### 3 Events

Hall Hire & Refreshments	2,436	2,020
Coffee mornings	1,671	3,308
Speakers	1,274	1,464
Performance & Watercolour Demonstrations	0	1,360
Total	<u>5,381</u>	<u>8,152</u>

**THE HERTFORD AND DISTRICT U3A**

England & Wales - Charity number 1027766

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# Accounts

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# Charity Commission Annual Return 2023

**THE HERTFORD AND DISTRICT U3A**

Charity registration number: 1027766

**Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.**

**This document is a record of the information provided in the Annual Return 2023.**

## Financial period

**Financial period start date**

01/01/2023

**Financial period end date**

31/12/2023

## Income and spending

**Income £**

~~£26,894~~ 143,177

**Spending £**

~~£35,062~~ 152,773

## Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

## Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

0

## Income breakdown

Donations and legacies (excluding Endowments Received)

£0

Charitable activities

£25,382

Other trading activities

£0

Investments

£1,089

Other

~~£423~~ 116,706

## Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas). Individuals

£0

Other charities

£0

**Other organisations that are not charities**

£0

**Trustee payments**

**Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?**

e. None of the trustees have been paid

**Did any of the trustees resign and take up employment with your charity in the financial period of this return?**

No

**Income from outside the UK**

**Did your charity receive income from outside of the United Kingdom in the financial period of this return?**

No

**Delivering activities outside the United Kingdom**

**Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?**

No

**Spending outside England & Wales**

**Did your charity spend funds outside of the United Kingdom in the financial period of this return?**

No

**Trading subsidiaries**

**Does the charity have any trading subsidiaries?**

No

### Charity contact details correct

**Is the contact address displayed from the Register of Charities, correct?**

Yes

### Charity headquarters details correct

**Is this the same address that you use as your charity's administrative headquarters?**

Yes

### Charity contact address

48 Great North Road

WELWYN

Hertfordshire

AL6 0PX

### Charity Headquarters address

48 Great North Road

WELWYN

Hertfordshire

AL6 0PX

### Property

Were any of your charity's properties held by holding or custodian trustees on behalf of your charity (excluding the Official Custodian) during the financial period for this return?

No

## Membership type

Is the charity part of a wider group structure with a parent body and subsidiary bodies?

no, the charity is not part of a wider group structure

## Employment contract types

People were permanently employed by your charity

0

People were on fixed-terms contracts with your charity

0

Self-employed people were working for your charity

0

## Governance policies

Internal charity financial controls policy and procedures

Yes

Safeguarding policy and procedures

No

Financial reserves policy and procedures

Yes

Complaints policy and procedures

No

Serious incident reporting policy and procedures

Yes

**Internal risk management policy and procedures**

Yes

**Trustee expenses policy and procedures**

No

**Trustee conflicts of interest policy and procedures**

No

**Investing charity funds policy and procedures**

Yes

**Campaigns and political activity policy and procedures**

Not applicable

**Bullying and harassment policy and procedures**

Not applicable

**Social media policy and procedures**

Not applicable

**Engaging external speakers at charity events policy and procedures**

No

**Safeguarding**

**Has your charity provided services to children and/or adults at risk in the financial period of the return?**

No

**Serious Incidents**

**Has your charity reported all Serious Incidents (including any historical incidents) that the charity became aware of during the financial period of this return?**

There were no incidents to report

## External risk and impact

### **Donations,**

Unknown/No Change/Not Applicable

### **Other income - grants**

Unknown/No Change/Not Applicable

### **Other income - contracts**

Unknown/No Change/Not Applicable

### **Other income - investment**

Unknown/No Change/Not Applicable

### **Expenditure on charitable activities**

Unknown/No Change/Not Applicable

### **Expenditure on overheads**

Unknown/No Change/Not Applicable

### **Number of volunteers**

Unknown/No Change/Not Applicable

### **Number of employees**

Unknown/No Change/Not Applicable

### **Number of trustees**

Positive

### **Fundraising activities**

Unknown/No Change/Not Applicable

### **Capacity to deliver services**

Unknown/No Change/Not Applicable

### **Total service demand**

Unknown/No Change/Not Applicable

## Volunteers

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?

200

## Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

**We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).**

**We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.**

**The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.**

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## Declaration

**Your role at the charity (select one):**

Trustee

**Given names**

Brenda

**Family name**

Anderson

**Telephone number**

07860283653

**Email**

treasurer@hertfordu3a.org.uk

**Date submitted**

10/06/2024

**It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.**

# **The Hertford and District U3A**

(Charity Commission number 1027766)

## **Report and Financial Statement for the Year ended 31st December 2023**

# The Hertford and District U3A

Officer and Committee 01/01/2023 to 31/12/2023

Chair	Anne Egan	O
Vice Chairman	Murry Cole to 15th May 2023	O
	Robert Sprigge from 15th May 2023	O
Secretary	Rita Anderson to 15th May 2023	O
	Pamela Beale from 15th May 2023	O
Treasurer	Janet Mollison to 15th May 2023	O
	Brenda Anderson from 15th May 2023	O
Committee	Vera Young	T
	Robert Sprigge from 15th May 2023	T
	Valerie Vanderbroeck from 15th May 2023	T
		O = Officer & Trustee T = Trustee
Accountants	Thickbroom Chartered Accountants 147A High Street Waltham Cross EN8 7AP	
Principal Bankers	HSBC 36 Fore Street, Hertford SG14 1BS	
Charity Number	1027766	

# **The Hertford and District U3A**

## **Trustees Report and Financial Statement for the year ended 31st December 2023**

### **Trustees**

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### **Aim**

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The Main Committee is responsible for:

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- b. Acting with the Chairman in all matters relating to money and assets.
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- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

### **Charities Act 1993**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D.

The Organisation's structure is designed to give support to the required legal controls and accommodate any demands made upon it by any additional controls.

### **Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement, the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H & D. This ensures that financial statements comply with the Standard Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

#### **Reserves Guideline**

The Trustees guideline is that the general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

#### **Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

Dear Members,

It has been another busy and successful year, focussing on continuing to make Hertford & District u3a membership an enjoyable and value for money experience. Here are some of the activities that have been funded by Hertford & District (H&D) u3a in 2023/2024.

- Procuring the Simple Membership Software by investing £1 per member annually\*
- Monthly Coffee Mornings\*
- Monthly Meetings\*
- Speakers – organised by Lesley Carter, Pat Cain & Maggie McCann
- Purchasing and managing Audio equipment for member meeting venues – Denis Stubbins
- 12<sup>th</sup> Night Performance by the Festival Players\*
- Watercolour In the Park – organised by Rita Andrews
- Group organisers meetings\*
- New Members meetings\*
- Christmas Social – organised by Pam Beale
- First Aid Courses – organised by Liz Chamberlain
- St John’s Ambulance presence at Monthly Meetings \*
- HENRI Prize Draw\*

\*These are all Committee generated initiatives and events\*

All the above are in addition to the growing numbers of groups available to everyone as well as one-off trips, concerts and theatre outings. A big thank you to all existing and new Group organisers and to those of you who organise the aforementioned trips and other events.

In addition, further thanks to all our group organisers for continuing to produce risk assessments in recognition of the importance of the safety of our members when attending any of our groups and meetings. This administrative task ensures that all members are protected by u3a insurance. The Groups Organiser Handbook is currently under review, and I am advised that it is close to publication.

The monthly Coffee morning policy was introduced in 2021 and it continues to be hugely popular with members with an average of 50 members attending each month. This has also successfully contributed towards kick starting H&D beyond the pandemic.

The HENRI Prize draw closed in December 2023. An initiative introduced by our previous H&D Vice Chair Murry Cole; it benefited many members in winning an annual subscription to various organisations focussed on ‘learning’ up to the value of £80.00. Congratulations to the winning members.

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Financial management is always a priority responsibility for any committee including H&D u3a.

All H&D's policies are recorded, and all have review dates in place, particularly financial, and the committee have been mindful of continuing rising costs. Appropriate policies can be accessed using our website in the documents section.

The Treasurer's financial report and statement will provide much more detail regarding our financial position at the end of 2023.

The banking of u3a funds continues to be a huge issue and I had informed you in July 2023 that it was hoped that the Simple Membership project (led by Janet Mollison) could resolve this during this committee year. The investigation and testing of the software is ongoing and the system's capabilities to resolve the banking issue have yet to be determined during the testing of the software. It is important to remember that the project is being managed by volunteers who devote the time they can spare and initiatives such as this take time and should not be rushed. It is hoped that a result will be known at some point during the next committee term.

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You will have seen recently that an amazing 10 members responded to the committee recruitment drive, and they are all now actively involved in supporting the committee. This is a wonderful outcome and I look forward to seeing how that develops in the future. I would like to extend huge thanks to all of them.

There are simply too many members to thank individually, but please note that all of your endeavours are greatly appreciated.

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I am very proud to have played a part in the many excellent initiatives and achievements of the 2021/2024 committees. Being chair of Hertford & District u3a has been a privilege as well as being an educational, enlightening and rewarding experience.

Best wishes,

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# Treasurer's Report

For the year ended 31<sup>st</sup> December 2023

This report is in connection with the accounting year ended 31<sup>st</sup> December 2023 and relates to the information contained in the Income and Expenditure report (2 pages) and balance sheet, where applicable.

## During 2023

- Subscriptions - income has increased, (indicating an increase in the number of members). Please note that currently the subscriptions amount shown in the accounts, include a capitation fee that is paid to Third Age Trust each year. The capitation fee has increased from the prior year, but this increase has been absorbed. It is expected to rise in the next financial year.
- Bank Interest – The committee explored the possibility of gaining additional income for the year in the form of investment from the additional reserves held at present. Several options were considered and the best investment included HSBC money market, in which approximately 4.6% was obtained as an interest rate, resulting in just over £1,000 in interest for the period of time that it has been invested. Groups funds were later invested in order to mitigate the groups bank charges. This decision was made to ensure that groups are fully self funding.
- Contact (Subscriptions and Adverts) – There has been a small increase in the amount charged for those members that have their contact magazine sent to them from £12.00 to £13.00 per annum – primarily because of the increase in print and postage charges. There is no charge to those members who view contact magazine online. The income from the magazine is shown as £2,889. Income has not been matched with expenditure and therefore will show a slightly distorted figure.
- Other Income – Due to a group closure, funds from the group are integrated into the main account for the benefit of the members as a whole. This amounted to £423.00.

## Expenditure

- Bank Charges - have increased slightly during 2023, but we fully expect that these will be reduced substantially during 2024 – the explanation (as above) in Bank Interest.
- Contact Magazine – Although the costs of the Contact magazine seem lower than the income, it is because expenses have not been matched with income. As we complete receipts and payments accounts, this figure reflects what has been received and paid. Income for the magazine for 2024 has been included in the 2023 accounts as the fees were received into the bank account.
- Management/Administration (Note 2)  
Licences and domain hosting, & software. Apart from the usual costs for licencing, and domain hosting, software includes the cost of Simple Membership software at £125.00 per month. Once this comes online, the benefit should far outweigh the costs.

Computer and Office Equipment – There were two laptops purchased during the year, these were so that confidential information could be kept on H & D equipment. Security labels have been attached to most assets owed by H & D so that they can be easily identified. Other assets were purchased for the monthly meeting.

It is worth noting here, that all our equipment is PAT tested by one of our members, Paul, who uses his own equipment and skills as a U3a member, to ensure that H & D's equipment is safe,

at a normal outside cost of £7 per piece of equipment, ensures a substantial saving each year. This retains our U3a ethos of using our own H & D members vast skills to run this U3a.

First aid courses – These courses, run by Liz have proved popular this year, and many members have benefitted from the learning opportunities.

Hall Hire – As you are aware, the monthly meetings have been moved from County Suite to Sele Farm Community Centre. Apart from better customer service, there have been some large savings. The annual savings from moving from County Suite to Sele Farm will be £1,980.00 a year. The decision to make savings despite higher reserves is explained in the reserves note below.

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Speakers – There have been some changes during the financial year. The committee have reverted to speakers that charge a reasonable amount but still give good quality.

Performance and Watercolour Demonstrations - Members enjoyed the Shakespeare performance that was laid on earlier in the year together with the watercolour afternoon during the summer months. The Shakespeare performance incurred the largest part of this cost at £1,100

Travel/Parking Trustee Expenditure/Committee Meetings – Costs are incurred by the committee when attending the monthly committee meetings together with any other official event.

U3A Magazine – TAM. The figures are higher this year and reflect two years expenses, as opposed to one. I would expect to see these costs to be reduced in the next financial year. As stated earlier, this is for members who receive a magazine by post as opposed to receiving one online. I would encourage any members who no longer need a magazine posted to contact the membership secretary.

- Events Contribution – Refreshments for monthly meetings, coffee mornings, new members meeting.

Due to the help of our refreshment team (led by Dominique and Marian) at Sele Farm Community Centre, the savings to H & D are over £2,000 per annum, as opposed to those charged at County Suite.

Coffee mornings at the Hertford Bell, continue to provide a safe environment for those new members to join in with other more established members, sharing their experiences and learning about the U3a – a cost/benefit exercise that is very popular.

- Third Age Trust capitation fee. As stated previously, this fee has increased, but has been absorbed into the membership fee that the members pay.

**Reserves** – As you can see from the income and expenditure account, there have been losses this year. It was intended. The reserves figure according to our own Financial Policy (which is due for review in November 2024) states that the amount of reserves that should be held are 'six months'. The accounts that are presented to The Charity Commission, have historically, indicated, 'at least six months', which are not in line with our own Financial Policy. This will be addressed by the committee during the review later this year.

Having projected the current figures forward into future years, it is clear that continuing with these losses will soon lead to financial difficulties, raises in subscriptions and the need to dramatically reduce costs. The committee will be addressing this in the near future to avoid future problems.

The Charity Commission is silent on what figure reserves should be included, but specifies that each individual charity can determine their own reserves as long as they can justify their decision

Please note: Some minor adjustments have reflected in this year's figures that were explained to members last year and relate to last year.

### **The Future:**

The members will always be the lifeblood of our organisation and it is through them that we all have the benefit of our groups. It is the aim of all of us to ensure that we are constantly looking at a cost/benefit analysis and strategizing to achieve the best for the members.

Whilst there are higher reserves, and interest rates are high, the committee will continue to invest any reserves to get the benefit of additional income.

The committee will be continuing to pursue other avenues as funds are depleted, such as catching up with gift aid claims, always being aware that we do not allow the time period to lapse in which to claim. At the time of writing this report, our membership secretary, Val Vanderbroeck, has already successfully made a gift aid claim to HMRC. Prior claims have incurred a £450.00 professional fee which has been saved by Val doing this herself.

Hall Hire – Hertford Theatre. It seems as if this will be a popular choice, for some members, for future monthly meetings. It is not expected that the Theatre will be ready until 2025. Members need to be aware that the additional cost for the monthly meetings would be £3,900 per year (at an estimated cost of £400 per month), plus refreshment costs of around £3,150 per year (based on £1.75 per member at 150 members per month) This cost could not be absorbed into the budget without increasing subscriptions to the whole of the membership, or those attending the meeting to make a monthly contribution (which would be difficult to administer).

At Sele Farm Community Centre, the members are providing for the members, which is in line with the ethos of the U3a.

Simple Membership - will aid the membership's way forward to make booking and paying easier and centralise all functions, ensuring more efficiency.

### **In Conclusion:**

The Treasurer's Report for the year ending 31<sup>st</sup> December 2023, provides an overview of the income and expenditure of H & D U3a. It highlights increases in subscriptions, interest income from investments and income from Contact subscriptions and adverts. The report also outlines various expenses, including bank charges, magazine costs, management and administration expenses, equipment purchases and event-related costs. The discussion on reserves emphasises the need for a more appropriate figure to ensure the H & D's financial stability. Overall, the report reflects the committee's efforts to balance income and expenses whilst prioritising the benefits and interests of the members.

(Members' surnames have been excluded deliberately)

# The Hertford & District U3A

## Receipts and Payments Account for the year ended 31st December 2023

	Note	2023 £	2022 £
<b>Income</b>			
Members Subscriptions	1	22,493	22,253
Group Income		116,283	109,067
Bank Interest		1,089	0
Gift Aid		0	0
Transfers In		0	1,217
Contact (Subs & Adverts)		2,889	2,533
Other Income		423	87
		<hr/>	<hr/>
Total Income		143,177	135,157
		<hr/>	<hr/>
<b>Expenditure</b>			
Group Charges		117,711	112,971
Bank Charges		832	761
Contact (Print, Post & Editorial)		1,907	2,112
Management/Administration	2	23,151	24,027
Events Contribution		3,308	1,459
TAT Membership Fee		5,768	5,420
Miscellaneous		96	100
		<hr/>	<hr/>
Total Expenditure		152,773	146,850
		<hr/>	<hr/>

# The Hertford & District U3A

## Balance Sheet as at 31st December 2023

	2023	2022
	£	£
Net Movement	-9,596	-11,693
Total Funds Brought Forward	76,596	88,289
Total Funds Carried Forward	67,000	76,596
Balance Sheet as at 31st December 2023	67,000	76,596
Current Assets: Cash at Bank & in hand	67,000	76,596
Total Assets	67,000	76,596

Date: 09/02/2024

Brenda Anderson - Treasurer

### Accountant's Certificate

I have examined, without carrying out an audit, the above Financial Statement of The Hertford & District U3A for the year ended 31st December 2023, taken from the accounting records, and from the information and explanations supplied to us and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date

R W Boulton ACA, Thickbroom Chartered Accountants  
147A High Street,  
Waltham Cross, EN8 7AP.

Note

- 1 The H&D U3A membership subscriptions received include a TAT affiliation element (membership fee)

TB	2021	2022	2023
B/Fwd Group	47705 38169	88289	76596
Unknown diff in groups	2415		
Total cfwd	88289		
Income		135157	143177
Exs		-146850	152773
Total		76596	67000
Bank		39916	31748
Bank Group		36680	35252
		76596	67000

Note

2	<b>Management/Administration</b>	£
	Admin other e.g. licences, domain hosting, software etc.	987
	AGM (Printing)	37
	Computer and Office Equipment	1,540
	First Aid Courses	1,724
	Hall Hire	2,020
	Henri Prize Draws	5,453
	Plastic Membership Cards	150
	Postage and Telephone	375
	Printing & Stationery	418
	Professional Services (Accounts Examination)	360
	Speakers	1,464
	Performance and Watercolour Demonstrations	1,360
	Groups Leaders/Organisers	373
	St. John's Ambulance (in attendance)	518
	Travel & Parking	687
	Trustee Expenditure/Committee Meetings	744
	U3A Magazine (Payment to TAM)	4,955
	Anniversary celebrations 2022 adjustment	-14
	<b>Total</b>	23,151

# **The Hertford and District U3A**

(Charity Commission number 1027766)

## **Report and Financial Statement for the Year ended 31st December 2023**

# The Hertford and District U3A

Officer and Committee 01/01/2023 to 31/12/2023

Chair	Anne Egan	O
Vice Chairman	Murry Cole to 15th May 2023	O
	Robert Sprigge from 15th May 2023	O
Secretary	Rita Anderson to 15th May 2023	O
	Pamela Beale from 15th May 2023	O
Treasurer	Janet Mollison to 15th May 2023	O
	Brenda Anderson from 15th May 2023	O
Committee	Vera Young	T
	Robert Sprigge from 15th May 2023	T
	Valerie Vanderbroeck from 15th May 2023	T
		O = Officer & Trustee T = Trustee
Accountants	Thickbroom Chartered Accountants 147A High Street Waltham Cross EN8 7AP	
Principal Bankers	HSBC 36 Fore Street, Hertford SG14 1BS	
Charity Number	1027766	

# **The Hertford and District U3A**

## **Trustees Report and Financial Statement for the year ended 31st December 2023**

### **Trustees**

The trustees listed have served for the Year unless otherwise indicated.

### **Aim**

The objectives of The Hertford and District U3A (H&D) are the advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development

### **Organisation**

H & D is an unincorporated organisation under the auspices of the Third Age Trust (TAT). It operates using guidelines provided by TAT.

The Main Committee, all of whom are trustees, consists of four officers: Chairman, Vice-Chairman, Secretary and Treasurer. It has at least two and not more than ten other members. Up to four ordinary members may be co-opted to the Committee.

The Main Committee is responsible for:

- a. Promoting the objectives and principles of the U3A
- b. Acting with the Chairman in all matters relating to money and assets.
- c. Appointing annually sub sub-committees as may be necessary
- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

### **Charities Act 1993**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D.

The Organisation's structure is designed to give support to the required legal controls and accommodate any demands made upon it by any additional controls.

### **Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement, the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H & D. This ensures that financial statements comply with the Standard Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

#### **Reserves Guideline**

The Trustees guideline is that the general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

#### **Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

Dear Members,

It has been another busy and successful year, focussing on continuing to make Hertford & District u3a membership an enjoyable and value for money experience. Here are some of the activities that have been funded by Hertford & District (H&D) u3a in 2023/2024.

- Procuring the Simple Membership Software by investing £1 per member annually\*
- Monthly Coffee Mornings\*
- Monthly Meetings\*
- Speakers – organised by Lesley Carter, Pat Cain & Maggie McCann
- Purchasing and managing Audio equipment for member meeting venues – Denis Stubbins
- 12<sup>th</sup> Night Performance by the Festival Players\*
- Watercolour In the Park – organised by Rita Andrews
- Group organisers meetings\*
- New Members meetings\*
- Christmas Social – organised by Pam Beale
- First Aid Courses – organised by Liz Chamberlain
- St John’s Ambulance presence at Monthly Meetings \*
- HENRI Prize Draw\*

\*These are all Committee generated initiatives and events\*

All the above are in addition to the growing numbers of groups available to everyone as well as one-off trips, concerts and theatre outings. A big thank you to all existing and new Group organisers and to those of you who organise the aforementioned trips and other events.

In addition, further thanks to all our group organisers for continuing to produce risk assessments in recognition of the importance of the safety of our members when attending any of our groups and meetings. This administrative task ensures that all members are protected by u3a insurance. The Groups Organiser Handbook is currently under review, and I am advised that it is close to publication.

The monthly Coffee morning policy was introduced in 2021 and it continues to be hugely popular with members with an average of 50 members attending each month. This has also successfully contributed towards kick starting H&D beyond the pandemic.

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Speakers – There have been some changes during the financial year. The committee have reverted to speakers that charge a reasonable amount but still give good quality.

Performance and Watercolour Demonstrations - Members enjoyed the Shakespeare performance that was laid on earlier in the year together with the watercolour afternoon during the summer months. The Shakespeare performance incurred the largest part of this cost at £1,100

Travel/Parking Trustee Expenditure/Committee Meetings – Costs are incurred by the committee when attending the monthly committee meetings together with any other official event.

U3A Magazine – TAM. The figures are higher this year and reflect two years expenses, as opposed to one. I would expect to see these costs to be reduced in the next financial year. As stated earlier, this is for members who receive a magazine by post as opposed to receiving one online. I would encourage any members who no longer need a magazine posted to contact the membership secretary.

- Events Contribution – Refreshments for monthly meetings, coffee mornings, new members meeting.

Due to the help of our refreshment team (led by Dominique and Marian) at Sele Farm Community Centre, the savings to H & D are over £2,000 per annum, as opposed to those charged at County Suite.

Coffee mornings at the Hertford Bell, continue to provide a safe environment for those new members to join in with other more established members, sharing their experiences and learning about the U3a – a cost/benefit exercise that is very popular.

- Third Age Trust capitation fee. As stated previously, this fee has increased, but has been absorbed into the membership fee that the members pay.

**Reserves** – As you can see from the income and expenditure account, there have been losses this year. It was intended. The reserves figure according to our own Financial Policy (which is due for review in November 2024) states that the amount of reserves that should be held are ‘six months’. The accounts that are presented to The Charity Commission, have historically, indicated, ‘at least six months’, which are not in line with our own Financial Policy. This will be addressed by the committee during the review later this year.

Having projected the current figures forward into future years, it is clear that continuing with these losses will soon lead to financial difficulties, raises in subscriptions and the need to dramatically reduce costs. The committee will be addressing this in the near future to avoid future problems.

The Charity Commission is silent on what figure reserves should be included, but specifies that each individual charity can determine their own reserves as long as they can justify their decision

Please note: Some minor adjustments have reflected in this year's figures that were explained to members last year and relate to last year.

### **The Future:**

The members will always be the lifeblood of our organisation and it is through them that we all have the benefit of our groups. It is the aim of all of us to ensure that we are constantly looking at a cost/benefit analysis and strategizing to achieve the best for the members.

Whilst there are higher reserves, and interest rates are high, the committee will continue to invest any reserves to get the benefit of additional income.

The committee will be continuing to pursue other avenues as funds are depleted, such as catching up with gift aid claims, always being aware that we do not allow the time period to lapse in which to claim. At the time of writing this report, our membership secretary, Val Vanderbroeck, has already successfully made a gift aid claim to HMRC. Prior claims have incurred a £450.00 professional fee which has been saved by Val doing this herself.

Hall Hire – Hertford Theatre. It seems as if this will be a popular choice, for some members, for future monthly meetings. It is not expected that the Theatre will be ready until 2025. Members need to be aware that the additional cost for the monthly meetings would be £3,900 per year (at an estimated cost of £400 per month), plus refreshment costs of around £3,150 per year (based on £1.75 per member at 150 members per month) This cost could not be absorbed into the budget without increasing subscriptions to the whole of the membership, or those attending the meeting to make a monthly contribution (which would be difficult to administer).

At Sele Farm Community Centre, the members are providing for the members, which is in line with the ethos of the U3a.

Simple Membership - will aid the membership's way forward to make booking and paying easier and centralise all functions, ensuring more efficiency.

### **In Conclusion:**

The Treasurer's Report for the year ending 31<sup>st</sup> December 2023, provides an overview of the income and expenditure of H & D U3a. It highlights increases in subscriptions, interest income from investments and income from Contact subscriptions and adverts. The report also outlines various expenses, including bank charges, magazine costs, management and administration expenses, equipment purchases and event-related costs. The discussion on reserves emphasises the need for a more appropriate figure to ensure the H & D's financial stability. Overall, the report reflects the committee's efforts to balance income and expenses whilst prioritising the benefits and interests of the members.

(Members' surnames have been excluded deliberately)

# The Hertford & District U3A

## Receipts and Payments Account for the year ended 31st December 2023

	Note	2023 £	2022 £
<b>Income</b>			
Members Subscriptions	1	22,493	22,253
Group Income		116,283	109,067
Bank Interest		1,089	0
Gift Aid		0	0
Transfers In		0	1,217
Contact (Subs & Adverts)		2,889	2,533
Other Income		423	87
		<hr/>	<hr/>
Total Income		143,177	135,157
		<hr/>	<hr/>
<b>Expenditure</b>			
Group Charges		117,711	112,971
Bank Charges		832	761
Contact (Print, Post & Editorial)		1,907	2,112
Management/Administration	2	23,151	24,027
Events Contribution		3,308	1,459
TAT Membership Fee		5,768	5,420
Miscellaneous		96	100
		<hr/>	<hr/>
Total Expenditure		152,773	146,850
		<hr/>	<hr/>

# The Hertford & District U3A

## Balance Sheet as at 31st December 2023

	2023	2022
	£	£
Net Movement	-9,596	-11,693
Total Funds Brought Forward	76,596	88,289
Total Funds Carried Forward	67,000	76,596
Balance Sheet as at 31st December 2023	67,000	76,596
Current Assets: Cash at Bank & in hand	67,000	76,596
Total Assets	67,000	76,596

Date: 09/02/2024

Brenda Anderson - Treasurer

### Accountant's Certificate

I have examined, without carrying out an audit, the above Financial Statement of The Hertford & District U3A for the year ended 31st December 2023, taken from the accounting records, and from the information and explanations supplied to us and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date

R W Boulton ACA, Thickbroom Chartered Accountants  
147A High Street,  
Waltham Cross, EN8 7AP.

Note

- 1 The H&D U3A membership subscriptions received include a TAT affiliation element (membership fee)

TB	2021	2022	2023
B/Fwd Group	47705 38169	88289	76596
Unknown diff in groups	2415		
Total cfwd	88289		
Income		135157	143177
Exs		-146850	152773
Total		76596	67000
Bank		39916	31748
Bank Group		36680	35252
		76596	67000

Note

2	<b>Management/Administration</b>	£
	Admin other e.g. licences, domain hosting, software etc.	987
	AGM (Printing)	37
	Computer and Office Equipment	1,540
	First Aid Courses	1,724
	Hall Hire	2,020
	Henri Prize Draws	5,453
	Plastic Membership Cards	150
	Postage and Telephone	375
	Printing & Stationery	418
	Professional Services (Accounts Examination)	360
	Speakers	1,464
	Performance and Watercolour Demonstrations	1,360
	Groups Leaders/Organisers	373
	St. John's Ambulance (in attendance)	518
	Travel & Parking	687
	Trustee Expenditure/Committee Meetings	744
	U3A Magazine (Payment to TAM)	4,955
	Anniversary celebrations 2022 adjustment	-14
	<b>Total</b>	23,151

**THE HERTFORD AND DISTRICT U3A**

England & Wales - Charity number 1027766

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# Accounts

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Charity Commission number 1027766

# Hertford and District U3A

Report and Financial Statements

For the year ended 31<sup>st</sup> December 2022

# Hertford and District U3A

(Charity Commission number 1027766)

## Report and Financial Statement for the Year ended 31st December 2022

### Hertford and District U3A Officers and Committee 1/1/2022 to 31/12/2022

Chair	Anne Egan	O
Vice Chairman	Paul Chamberlain to 9/5/22 Murry Cole from 10/5/22	O
Secretary	Elizabeth Chamberlain to 9/5/22 Rita Anderson from 10/5/22	O
Treasurer	Murry Cole to 9/5/22 Charles O'Ferrall from 10/5/22 to 14/7/22 Janet Mollison from 15/7/22	O
Committee	Janet Mollison	T
	Ian Butler to 9/5/22	T
	Pamela Beale	T
	Carol Pennington	T
	Brenda Anderson from 1/1/23	T
	Robert Sprigge from 10/5/22	T
		O = Officer & Trustee T = Trustee
Accountants	Gillani & Co. 13 Limes Court Conduit Lane Hoddesdon EN11 8EP	
Principal Bankers	HSBC 36, Fore Street Hertford SG14 1BS	
Charity Number	1027766	

**Hertford and District U3A**  
**Trustees Report and Financial Statement**  
**for the Year ending 31st December 2022**

**Trustees**

The trustees listed have served for the Year unless otherwise indicated.

**Aim**

The objectives of the Hertford and District U3A [H&D] are the advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development.

**Organisation**

H&D is an unincorporated Organisation under the auspices of the Third Age Trust [TAT]. It operates using guidelines provided by TAT.

The Main Committee, all of whom are trustees, consists of four officers: Chairman, Vice-Chairman, Secretary and Treasurer. It has at least two and not more than ten other members. Up to four ordinary members may be co-opted to the Committee.

The Main Committee is responsible for:

- a. Promoting the objectives and principles of the U3A.
- b. Acting with the Chairman in all matters relating to money and assets.
- c. Appointing annually such sub-committees as may be necessary.
- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

**Charities Act 1993**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D.

The Organisation's structure is designed to give support to the required legal controls and accommodate any demands made upon it by any additional controls.

**Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H&D. This ensures that financial statements comply with the Standard Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

**Reserves Guideline**

The Trustees guideline is that a general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

### **Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

### **Review of the year**

Congratulations to all of you, our members. You have been successfully emerging from the horrid Covid Pandemic. We lost some groups during the emergence from the pandemic which was to be expected but slowly the numbers of groups are increasing. Our u3a continues to be hugely vibrant and is attracting new members regularly.

One of the biggest challenges for the Committee has been to find a suitable venue for our monthly meetings. Initially we secured Fletchers Lea in Ware where we attracted 40/45 members to the meetings. The venue was not however financially viable and the Committee had to make the difficult decision to postpone those meetings whilst we searched for a new one.

Our meetings are now taking place at County Suite (CS). The location is ideal, there is ample free parking and the attendance numbers say everything - 170, 130, 90 and 120 since January 2023. There are problems with the audio and visual facilities which I am confident can be overcome.

As Hertford Theatre reopening of the first cinema is now forecast for Spring of 2024, it is in our interest to continue with CS in the interim. The final venue will be a decision for the incoming committee.

We celebrated our 30<sup>th</sup> Anniversary holding three very well received A Midsummer Night's Dream performances, Watercolour Painting in the Park and a Quiz. We also held a very successful Christmas Social, and monthly Coffee mornings continue to attract many members. Another Quiz was held at a Monthly Meeting more recently and it too was well supported. All of these were funded by Hertford & District (H&D) u3a including First Aid courses which have just been reintroduced as a further benefit to our members.

With the increasing numbers of members attending committee organised gatherings, a huge thank you to all of those members who volunteer regularly to help the committee members present. We could not and cannot do this without your support. There are far too many to mention by name, you know who you are. It's an excellent example of our u3a being 'run by the members, for the members'.

Thanks also go to our Website, Editorial, Proof-reader and Contact Development teams. You will have seen the new style Contact newsletter in April 2023 and the many changes to our Website. The numbers on Facebook continue to rise but more members and interaction would be welcomed. The contribution of the Group Organisers continues to be of paramount importance to the running of our u3a. Thanks must also go to all of those members participating in those groups.

Hats off to our founder members and all Committee members who have got us through 30 years and to those taking us into our 31<sup>st</sup> year.

A new venture started in January 2022 with the introduction of HENRI (Hertford Electronic Number Random Indicator). This was an electronic prize draw with 20 winners each month eligible to receive up to £80 towards the cost of something that is in line with the u3a ethos of lifelong learning, funded by H&D u3a. The last prize draw for members took place in December 2022.

The Committee also took on two new systems, Simple Membership and Microsoft 365. These systems will introduce opportunities to make it easier to safeguard H&D data. Another huge challenge for our u3a (and all u3a's nationally) is to find solutions to the difficulties with the banking of groups' funds. Locally HSBC and NATWEST are closing by August 2023 and it is hoped that the Simple Membership package may help to resolve this particularly difficult problem. That, however will be established in the coming months. It's very important for the future of our u3a to keep abreast of technological developments. Again, it will be the decision of the incoming committee to progress.

Our finances remain healthy but I won't elaborate as financials are included within this report.

Now to the Committee. During the past year due to unforeseen personal and health problems, there have been situations arising resulting in the committee having to recruit mid-term. This was successful so we know volunteers are out there! The committee need a team of eight but in reality, that number during 2022/23 has been an average of five. I want to pay huge respect and thanks to the Committee members who have willingly put in a level of effort which can only be described as over and above.

Best wishes

Anne Egan  
[chair@hertfordu3a.org.uk](mailto:chair@hertfordu3a.org.uk)

### **Financial Report**

In terms of Income from membership subscriptions, 2022 saw a slight increase – this is particularly pleasing following two years of the pandemic. This is largely due to the underlying spirit of our membership but also the hard work undertaken by fellow trustees and committee members during these difficult times. Income from our Contact magazine subscriptions and adverts also saw a small increase. The overall income for Hertford u3a, however, declined, by £800, following the decision by committee not to claim for Gift Aid for the year. Gift Aid will be back claimed for the year 2022 during the current financial year.

Last year's expenditure saw a considerable increase over the previous year - reflecting the committee's hard work to counteract the effect of the pandemic on the membership. Hertford u3a reserves have been used to hold social events on a regular basis encouraging our members to get out and meet up again. This included events such as regular free coffee mornings, a change in the monthly meetings to reflect diverse interests and holding three productions of A Midsummer Night's Dream as part of the Hertford U3A 30<sup>th</sup> Anniversary. Following U3A aims, a prize draw was introduced enabling the lucky winners to take up a new learning initiative.

An important factor in the administration of Hertford u3a is not only following our own constitution but also satisfying Charity Commission rules. To that end work has been ongoing to ensure financial policies have been clarified and updated.

Investigation work was started and will continue to be undertaken in the coming year, towards installing a new software system called Simple Membership. This system will enable all membership, group and financial information to be held within one integrated software system and enable the committee and groups to work more effectively and efficiently. The Budget for the year 2023 reflects that commitment.

Janet Mollison – Acting Treasurer  
28 March 2023

**HERTFORD & DISTRICT U3A****Receipts & Payments Account for the Year ended 31-December-2022**

	<b><u>2022</u></b>	<b><u>2021</u></b>
<b>Income</b>		
Membership Subscriptions <sup>1</sup>	22253	21864
Bank Interest	0	1
Gift Aid	0	2871
Transfers In	1217	0
Contact (Subs & Adverts)	2533	2238
Other	87	0
	<hr/>	<hr/>
	26090	26974
 <b>Expenditure</b>		
Bank Charges	761	69
Gift Aid (Professional Services)	0	450
Contact (Print, Post & Editorial)	2112	2243
Management / Administration <sup>2</sup>	24027	23180
Events contribution	1459	0
TAT Membership Fee	5420	5047
Miscellaneous	100	0
	<hr/>	<hr/>
	33879	30989
 <b>Net Movement</b>	 <b>(7789)</b>	 <b>(4015)</b>
 <b>Total Funds Brought Forward</b>	 <b>47705</b>	 <b>51720</b>
 <b>Total Funds Carried Forward</b>	 <b>39916</b>	 <b>47705</b>

<b><u>Balance Sheet as at 31-December 2022</u></b>	<b>39916</b>	<b>47705</b>
<b>Current Assets – Cash at Bank &amp; in Hand</b>	<b>39916</b>	<b>47705</b>
<b>Total Assets</b>	<b>39916</b>	<b>47705</b>

**Finances of Members' Activity Groups**

In addition, during the year ended 31-December 2022 it is estimated that Members' Activity Groups received income from their Members of £109067 (2021 £45315) and incurred expenditure of £112,971 (2021 £41079). As at 31-December 2022 these Groups held deposits and floats estimated at £ 36680 (£38,168.75 )

Date: 29-March-2023

Janet Mollison – Treasurer

**Accountant's Certificate**

I have examined, without carrying out an audit, the above Financial Statement of Hertford & District U3A for the year ended 31-December-2022 taken from the accounting records, and from the information and explanation supplied to me and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date: 19 May 2023

R W Boulton FCA – Thickbroom Coventry Ltd

147 A High Street

Waltham Cross EN8 7AP

**Notes**

1	H&D U3A Membership subscriptions received including	
	TAT affiliation element (membership fee)	
2	<u>Management/Administration</u>	
	Admin other eg. Licences, Domain Hosting, software etc.	561
	AGM (Printing)	74
	Anniversary 30 <sup>th</sup> celebrations	3924
	Computer & Office Equipment	549
	Conferences	0
	Covid Support Fund zoom Grants	288
	First Aid Courses	0
	Group Education Enhancement Grants (GEEG)	2565
	Group Account Float Funds	1000
	Hall Hire	2190
	Henri Prize Draw Winners	5180

Herts U3A Network	0
Plastic Membership Cards	137
Postage and Telephone	213
Printing & Stationery	524
Professional Services (Accounts Examination)	360
Speakers	5307
St John Ambulance (in attendance)	231
Travel & Parking	430
Trustee Expenditure	374
U3A Magazine (Payment to TAT)	0
Zoom Costs	120

- £165 refunds were allowed for on the year 2021 end of year balance which were out of date and can no longer be claimed. These have been added back into subscriptions.

## Hertford & District AGM 2022 – Chair's Annual Report

It has been a privilege to represent you throughout this last year.

Covid has not prevented you from keeping our u3a and your groups going whether it was meeting on Zoom or latterly face to face. Neither has Covid stopped your committee members and supporters from achieving success after success. Please join me in congratulating them on their amazing achievements which are listed below, in no particular order:

1. Launching a new members online application process (Peter Roberts)
2. Introduction of a H&D Private Facebook Group and Facebook advertising page (Pam Beale
3. & Anne Egan)
4. Running monthly Zoom Meetings (Paul & Liz Chamberlain)
5. Securing a new venue for the monthly meetings in 2022 at Fletchers Lea (Liz Chamberlain)
6. Development and introduction of HENRI – Hertford Electronic Number Random Indicator Prize Draw (Murry Cole & Pam Beale)
7. Coffee Mornings and Afternoons supporting local venues recovering from the impact of Covid paid for by our u3a (All Committee Members)
8. Enhancing and improving the Website (Peter Roberts)
9. Membership Audit (Pam Beale & Murry Cole)
10. Review and update of our security systems eg: launching a new website login facility (Peter Roberts)
11. New members regular meetings (Carol Pennington)
12. Overseeing the Pathfinder initiative instigated by Third Age Trust (TAT) (Carol Pennington)
13. Recruiting new committee members and volunteers enabling your u3a to continue in 2022 and beyond (All Committee members)
14. Streamlining financial processes for Group Leaders (Janet Mollison)
15. Updating Hertford & District u3a's Assets Register (Murry Cole)
16. Group Leaders communications & spreadsheet management. (Ian Butler)
17. Contact review (Ian & Ann Butler, Liz Chamberlain & Ian Nash)

I'm sure you will agree that is awesome and I am proud to be amongst such a talented group of people.

Many thanks to the following for their unstinting support, take a bow:

### **Committee Members**

Paul Chamberlain – standing down in 2022 after five years in the roles of Vice Chair and Chair

Liz Chamberlain - standing down in 2022 after six years in the role of Secretary

Murry Cole – standing down after two years as Main Treasurer

Ian Butler – standing down in 2022 after three years in the role of Groups Coordinator also for providing support to the Contact editorial team

Pamela Beale – Membership Secretary for the last year

Carol Pennington – New Members Coordinator for the last year

Janet Mollison – New Members Coordinator for two years and Groups Treasurer for the last two years

### **Committee Supporters**

Group leaders, the single most important element of our u3a and, without their continued commitment and dedication, our u3a would be a far less vibrant and interesting organisation. It cannot have been easy to get groups up and running and I applaud you all for doing this so successfully.

Gwen Crosse – for organising and running the Annual Carol Concert for the last 27 years

Peter Roberts – Webmaster for over 10 years

Liz Cooper – Web Assistant

Jennifer Thomas – Welfare Officer

Wynne Tranter – retired from the Events Team this year

Liz Cooper – stepped in to take over from Wynne Tranter as Events Coordinator

David Cooper – Website Development Volunteer during this last year

Lesley Carter – Speaker Secretary – standing down in 2022 after four years (including three also as Vice Chair)

Roger Celia – Contact proof reader

Roger Slater. – Contact proof reader (Roger retired from the role earlier this year after 13 years)  
Ian Nash – Contact Editorial Team  
Phil Bailey – retired from Contact Editorial Team during the year  
Dick Warn – Contact Editorial Team for the last 20 years, standing down this year  
Ann Butler – Contact Editorial Team  
Mo Askew – Facebook Moderator  
Annette Richardson - Facebook Moderator  
Denis Stubbins – 30<sup>th</sup> Anniversary Celebration Coordinator

And thank you to all the unsung heroes within Hertford & District u3a who quietly go over and above in supporting our u3a (too many to mention here).

The roll call listed above demonstrates the superb contributions from our u3a volunteers and one of the many things that stood out to me is the length of time our volunteers have given over many years. It seems once you get involved, there's a good chance that you will remain involved. It's admirable.

Hertford & District's 30<sup>th</sup> Anniversary is this year. Discussions on how to celebrate are underway and will continue with the new committee. We need your ideas as well as ours, so please do consider getting involved, it will be great fun.

These celebrations can be one big event or a combination of large and smaller events, in an effort to reach as many members as possible. Funding will be available depending on the number and types of events. Finding a venue for a large event is proving to be challenging however, if we have to, we can defer to 2023.

I'm sure that will come as no surprise to you as many venues are now being booked for delayed celebrations.

Everything is in good shape for your new committee whose focus will be to continue to support you, our members.

If you've seen anything in the list of activities undertaken by the many volunteers that might attract you to being either a non committee member, a committee member or indeed a Group Leader, please consider getting involved. Contact [execommittee@hertfordu3a.org.uk](mailto:execommittee@hertfordu3a.org.uk)

And finally, a huge vote of thanks to our founder members without whom Hertford & District u3a would not exist.

I look forward to seeing you at the AGM on Monday 9<sup>th</sup> May 2022.

Anne Egan  
[chair@hertfordu3a.org.uk](mailto:chair@hertfordu3a.org.uk)

**THE HERTFORD AND DISTRICT U3A**

England & Wales - Charity number 1027766

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# Accounts

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# **Hertford and District U3A**

(Charity Commission number 1027766)

## **Report and Financial Statement for the Year ended 31st December 2021**

**Hertford and District U3A**  
Officers and Committee 1/1/2021 to 31/12/2021

Chair	Anne Egan from 17/5/2021	O
	Paul Chamberlain to 17/5/2021	
Vice Chairman	Lesley Carter to 17/5/2021 Paul Chamberlain from 17/5/2021	O
Secretary	Elizabeth Chamberlain	O
Treasurer	Murry Cole	O
Committee	Janet Mollison	T
	Ian Butler	T
	Pamela Beale	T
	Carol Pennington	T
		O = Officer & Trustee T = Trustee
Accountants	Gillani & Co. 13 Limes Court Conduit Lane Hoddesdon EN11 8EP	
Principal Bankers	HSBC 36, Fore Street Hertford SG14 1BS	
Charity Number	1027766	

# **Hertford and District U3A**

## **Trustees Report and Financial Statement for the Year ending 31st December 2021**

### **Trustees**

The trustees listed have served for the Year unless otherwise indicated.

### **Aim**

The objectives of the Hertford and District U3A [H&D] are the advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development.

### **Organisation**

H&D is an unincorporated Organisation under the auspices of the Third Age Trust [TAT]. It operates using guidelines provided by TAT.

The Main Committee, all of whom are trustees, consists of four officers: Chairman, Vice-Chairman, Secretary and Treasurer. It has at least two and not more than ten other members. Up to four ordinary members may be co-opted to the Committee.

The Main Committee is responsible for:

- a. Promoting the objectives and principles of the U3A.
- b. Acting with the Chairman in all matters relating to money and assets.
- c. Appointing annually such sub-committees as may be necessary.
- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

### **Charities Act 1993**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D.

The Organisation's structure is designed to give support to the required legal controls and accommodate any demands made upon it by any additional controls.

### **Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H&D. This ensures that financial statements comply with the Standard Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

## **Reserves Guideline**

The Trustees guideline is that a general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

## **Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

## **Review of the year**

It has been a privilege to represent you throughout this last year.

Covid has not prevented you from keeping our u3a and your groups going whether it was meeting on Zoom or latterly face to face. Neither has Covid stopped your committee members and supporters from achieving success after success. Please join me in congratulating them on their amazing achievements which are listed below, in no particular order:

1. Launching a new members online application process (Peter Roberts)
2. Introduction of a H&D Private Facebook Group and Facebook advertising page (Pam Beale & Anne Egan)
3. Running monthly Zoom Meetings (Paul & Liz Chamberlain)
4. Securing a new venue for the monthly meetings in 2022 at Fletchers Lea (Liz Chamberlain)
5. Development and introduction of HENRI – Hertford Electronic Number Random Indicator Prize Draw (Murry Cole & Pam Beale)
6. Coffee Mornings and Afternoons supporting local venues recovering from the impact of Covid paid for by our u3a (All Committee Members)
7. Enhancing and improving the Website (Peter Roberts)
8. Membership Audit (Pam Beale & Murry Cole)
9. Review and update of our security systems eg: launching a new website login facility (Peter Roberts)
10. New members regular meetings (Carol Pennington)
11. Overseeing the Pathfinder initiative instigated by Third Age Trust (TAT) (Carol Pennington)
12. Recruiting new committee members and volunteers enabling your u3a to continue in 2022 and beyond (All Committee members)
13. Streamlining financial processes for Group Leaders (Janet Mollison)
14. Updating Hertford & District u3a's Assets Register (Murry Cole)
15. Group Leaders communications & spreadsheet management. (Ian Butler)
16. Contact review (Ian & Ann Butler, Liz Chamberlain & Ian Nash)

I'm sure you will agree that is awesome and I am proud to be amongst such a talented group of people.

Many thanks to the following for their unstinting support, take a bow:

### **Committee Members**

Paul Chamberlain – standing down in 2022 after five years in the roles of Vice Chair and Chair

Liz Chamberlain - standing down in 2022 after six years in the role of Secretary

Murry Cole – standing down after two years as Main Treasurer

Ian Butler – standing down in 2022 after three years in the role of Groups Coordinator also providing support to the Contact editorial team

Pamela Beale – Membership Secretary for the last year

Carol Pennington – New Members Coordinator for the last year

Janet Mollison – New Members Coordinator for two years and Groups Treasurer for the last two years

## Committee Supporters

Group leaders, the single most important element of our u3a and, without their continued commitment and dedication, our u3a would be a far less vibrant and interesting organisation. It cannot have been easy to get groups up and running and I applaud you all for doing this so successfully.

Gwen Crosse – for organising and running the Annual Carol Concert for the last 27 years

Peter Roberts – Webmaster for over 10 years

Liz Cooper – Web Assistant

Jennifer Thomas – Welfare Officer

Wynne Tranter – retired from the Events Team this year

Liz Cooper – stepped in to take over from Wynne Tranter as Events Coordinator

David Cooper – Website Development Volunteer during this last year

Lesley Carter – Speaker Secretary – standing down in 2022 after four years (including three also as Vice Chair)

Roger Celia – Contact proofreader

Roger Slater. – Contact proofreader (Roger retired from the role earlier this year after 13 years)

Ian Nash – Contact Editorial Team

Phil Bailey – retired from Contact Editorial Team during the year

Dick Warn – Contact Editorial Team for the last 20 years, standing down this year

Ann Butler – Contact Editorial Team

Mo Askew – Facebook Moderator

Annette Richardson - Facebook Moderator

Denis Stubbins – 30<sup>th</sup> Anniversary Celebration Coordinator

And thank you to all the unsung heroes within Hertford & District u3a who quietly go over and above in supporting our u3a (too many to mention here).

The roll call listed above demonstrates the superb contributions from our u3a volunteers and one of the many things that stood out to me is the length of time our volunteers have given over many years. It seems once you get involved, there's a good chance that you will remain involved. It's admirable.

Hertford & District's 30<sup>th</sup> Anniversary is this year. Discussions on how to celebrate are underway and will continue with the new committee. We need your ideas as well as ours, so please do consider getting involved, it will be great fun.

These celebrations can be one big event or a combination of large and smaller events, in an effort to reach as many members as possible. Funding will be available depending on the number and types of events. Finding a venue for a large event is proving to be challenging however, if we have to, we can defer to 2023.

I'm sure that will come as no surprise to you as many venues are now being booked for delayed celebrations.

Everything is in good shape for your new committee whose focus will be to continue to support you, our members.

If you've seen anything in the list of activities undertaken by the many volunteers that might attract you to being either a non-committee member, a committee member or indeed a Group Leader, please consider getting involved. Contact [execommittee@hertfordu3a.org.uk](mailto:execommittee@hertfordu3a.org.uk)

And finally, a huge vote of thanks to our founder members without whom Hertford & District u3a would not exist.

I look forward to seeing you at the AGM on Monday 9<sup>th</sup> May 2022.

Anne Egan

[chair@hertfordu3a.org.uk](mailto:chair@hertfordu3a.org.uk)

## Financial Report

In terms of Income from membership subscriptions, 2021 was perhaps better than expected given it was effectively the second year of the pandemic. It is in my view attributable not only to the underlying spirit of the membership but also the hard work undertaken by my fellow trustees and committee members during these difficult times. Nonetheless, Hertford u3a income during 2021 was £1.5K lower than 2020.

Last year's expenditure saw an increase over the previous year in which the pandemic had had a significant impact on activity. The increase is reflected in the emphasis placed on supporting online activities for the membership funded by Hertford u3a reserves that included the procurement of high-profile speakers for various online events.

Much work has been done with the continuation and introduction of various initiatives that our Chair refers to in her report. Such initiatives are also being supported by Hertford u3a reserves.

Planning for the Hertford u3a 30<sup>th</sup> Anniversary is underway and as everyone desires that these are notable celebrations coming out of the past two-year gloom, adequate funds have been allocated from the reserves to support everyone's aspirations.

An important factor in the administration of Hertford u3a is not only following our own constitution but also satisfying Charity Commission rules. To that end discussions have been held with the Charity Commission and I am pleased to report that all initiatives currently in operation conform to the rules.

Murry Cole – Treasurer

07 March 2022

**HERTFORD & DISTRICT U3A****Receipts & Payments Account for the Year ended 31-December-2021**

	<b>Note</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
<b>Income</b>			
Membership Subscriptions	1	21864	22541
Bank Interest		1	35
Gift Aid		2871	3586
Contact (Subs & Adverts)		2238	2297
Other		0	0
		<b>26974</b>	<b>28459</b>
<b>Expenditure</b>			
Bank Charges		69	34
Gift Aid (Professional Services)		450	420
Contact (Print, Post & Editorial)		2243	2445
Management / Administration	2	23180	16257
Events contribution		0	(9)
TAT Membership Fee		5047	4998
		<b>30989</b>	<b>24145</b>
<b>Net Movement</b>		<b>(4015)</b>	<b>4314</b>
<b>Total Funds Brought Forward</b>		<b>51720</b>	<b>47406</b>
<b>Total Funds Carried Forward</b>		<b>47705</b>	<b>51720</b>
		47705	51720
<b><u>Balance Sheet as at 31-December 2021</u></b>			
<b>Current Assets – Cash at Bank &amp; in Hand</b>		47705	51720
<b>Total Assets</b>		<b>47705</b>	<b>51720</b>

**Finances of Members' Activity Groups**

In addition, during the year ended 31-December 2021, it is estimated that Members' Activity Groups received income from their Members of £45315 (2020 £36166) and incurred expenditure of £41079 (£36780).

As at 31-December 2021 these Groups held deposits and floats estimated at £40584 (£36962)

Date: 28-February-2022

Murry Cole – Treasurer

**Accountant's Certificate**

I have examined, without carrying out an audit, the above Financial Statement of Hertford & District U3A for the year ended 31-December-2021 taken from the accounting records, and from the information and explanation supplied to me and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date: 28-February-2022

R W Boulton ACA – Gillani & Co. Accountants  
13 Limes Court, Conduit Lane  
Hoddesdon EN11 8EP

**Notes**

1	H&D U3A Membership subscriptions received including TAT affiliation element (membership fee)	
2	<u>Management/Administration</u>	
	AGM (Printing)	0
	Banners & Signage	0
	Computer & Office Equipment	826
	Conferences	0
	Covid Support Fund zoom Grants	639
	First Aid Courses	0
	Free to Members refreshments	319
	Group Costs	0
	Group Directory Printing	0
	Group Education Enhancement Grants	1448
	Hall Hire (deposit refund from 2019)	(840)
	Herts U3A Network	0
	New Member Refreshments	479
	Other (Licences, Domain, etc.)	198
	Plastic Membership Cards (Scanning system & consumables)	132
	Printing Costs	1397
	Postage and Misc	49
	Professional Services (Accounts Examination)	360
	Speakers	14555
	St John Ambulance (in attendance)	0.00
	U3A Magazine (Payment to TAT)	2451
	Zoom Costs	787
		<hr/>
		<b>22800</b>
	<u>Trustee Expenditure</u>	
	Printing & Stationery	147
	Postage & Telephone	82
	Travel & Parking	12
	Other	139
		<hr/>
		<b>380</b>
		<hr/>
	<b>TOTAL</b>	<hr/> <b>23180</b> <hr/>

**THE HERTFORD AND DISTRICT U3A**

England & Wales - Charity number 1027766

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# Accounts

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# **Hertford and District U3A**

(Charity Commission number 1027766)

## **Report and Financial Statement for the Year ended 31st December 2020**

**Hertford and District U3A**  
Officers and Committee 1/1/2020 to 31/12/2020

Chairman	Paul Chamberlain	O
Vice Chairman	Lesley Carter	O
Secretary	Elizabeth Chamberlain	O
Treasurer	Murry Cole	O
Committee	Janet Mollison	T
	Ian Butler	T
	William Cox	T
		O = Officer & Trustee T = Trustee
Accountants	Gillani & Co. 13 Limes Court Conduit Lane Hoddesdon EN11 8EP	
Principal Bankers	HSBC 36, Fore Street Hertford SG14 1BS	
Charity Number	1027766	

## **Hertford and District U3A**

### **Trustees Report and Financial Statement for the Year ending 31st December 2020**

#### **Trustees**

The trustees listed have served for the Year unless otherwise indicated.

#### **Aim**

The objectives of the Hertford and District U3A [H&D] are the advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development.

#### **Organisation**

H&D is an unincorporated Organisation under the auspices of the Third Age Trust [TAT]. It operates using guidelines provided by TAT.

The Main Committee, all of whom are trustees, consists of four officers: Chairman, Vice-Chairman, Secretary and Treasurer. It has at least two and not more than ten other members. Up to four ordinary members may be co-opted to the Committee.

The Main Committee is responsible for:

- a. Promoting the objectives and principles of the U3A.
- b. Acting with the Chairman in all matters relating to money and assets.
- c. Appointing annually such sub-committees as may be necessary.
- d. Presenting an annual report and examined accounts to the Annual General Meeting of H&D.

#### **Charities Act 1993**

The Act also indicates responsibilities of the Main Committee, as Trustees, for H&D. The Organisation's structure is designed to give support to the required legal controls and accommodate any demands made upon it by any additional controls.

#### **Trustees Responsibilities**

Charity Law requires the Trustees to prepare a financial statement for each financial year that gives a true and fair view of the state of affairs of the Organisation.

In preparing the statement the Trustees are required to follow applicable accounting standards, subject to any material variations which may be disclosed and explained in the statement.

The Trustees are responsible for ensuring proper accounting records are kept that disclose, with reasonable accuracy, at any time the financial position of H&D. This ensures that financial statements comply with the Standard Statement of Recommended Practice. They are also responsible for safeguarding the assets of the Organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Health and Safety Policy**

H&D's policy is to ensure that all groups operate in a safe manner without risk to health, as far as is practicable, and that they comply with legal requirements.

**Reserves Guideline**

The Trustees guideline is that a general reserve be held representing a minimum of six months revenue expenditure within H&D. This takes account of estimated revenue projections and is designed to provide suitable contingency to protect the continuity of H&D in the future.

**Risk Management Statement**

Key risks are assessed and reviewed as an ongoing process and through reporting to the Committee.

H&D also has access to a comprehensive set of policies and guidelines provided by TAT, which are made use of as required.

Insurance policies exist to cover reasonable risks.

## Review of the year

I am writing this on the anniversary of the first Covid lockdown in the knowledge that by the time you read it, the rules may have changed again, making it a challenging report to produce.

We started 2020 with the storm clouds gathering and had two monthly meetings at Hertford Theatre before everything shut down. By the time we got to June and things started to relax a bit the Executive Committee were able to meet, at an appropriate social distance, in the grounds of Hertford Castle. At that meeting the decision was made to move to Zoom and to put together a programme of monthly meetings, to keep Hertford U3A going, appreciating of course that this does not suit everyone.

The first of these meetings was in August, when Fool's Gold entertained 89 of us; by the time of the next meeting, when Lucy Worsley was our speaker, the numbers had almost doubled as more members decided to venture into this new world. We now have 400 members who have joined at least one meeting and more who have watched the recordings when they are available and know that for many of our members, these meetings have been a real lifeline. We have speakers booked through to August at approximately two-week intervals so we hope that you will continue to join in.

Some of our groups have also opened up to a wider audience using Zoom. Others are unable to use technology to meet, although several of our exercise groups are meeting this way. Others, such as walking and cycling groups were able to get out in the summer.

As we move, hopefully, back to some sort of normality, we hope that we will be able to resume face to face meetings, subject of course to restrictions applying at the time.

What we will not be able to do is meet at Hertford Theatre until they have finished their major refurbishment, in 2023. Of course, any sort of larger meeting will be dependent on how long social distancing remains the norm.

Through all of this, I have been immensely grateful to my colleagues on the Executive Committee for their support. I would particularly like to thank those due to stand down this year: Lesley Carter, our Vice Chair, who has been responsible for arranging our excellent programme of speakers, aided by Liz Chamberlain, our Secretary, who has learned more about video conferencing in the past year than she thought she would ever need to know; Bill Cox finishes his term as Membership Secretary at this AGM – I thank all of them for their efforts and support, as well as Peter Roberts for his invaluable support as Webmaster. I also finish my term as Chairman at the AGM.

Once again, it has proved an uphill and thankless task trying to persuade members to join the Executive Committee. We reach our 30<sup>th</sup> anniversary in 2022 but we need people to come forward to keep the organisation running to enable us to celebrate the occasion.

Paul Chamberlain – Chairman  
23 March 2021

## **Financial Report**

This is my first Financial Report after a rather protracted and difficult handover from Denis Stubbins during the first half of 2020. The difficulties were in no way attributable to Denis and in fact he set a fine example for the process in the future.

To say anything was uneventful about 2020 is of course the opposite of the truth faced by everyone worldwide and it is in fact the pandemic that has contributed to this Financial Report being quite uneventful.

Plans drawn up in previous years to reduce the surplus funds were almost cancelled out by the restrictions introduced by Government.

In an attempt to reduce the surplus and more importantly to help members to continue their educational activities during a very difficult year, a new fund was setup to help members continue their activity in the online world. The limited uptake of this scheme and the few applications under the existing GEEG format might simply reflect the fact Group activities were extremely affected by the pandemic.

Murry Cole – Treasurer

23 March 2021

**HERTFORD & DISTRICT U3A****Receipts & Payments Account for the Year ended 31<sup>st</sup> December 2020**

	Note	<u>2020</u>	<u>2019</u>
<b>Income</b>			
Membership Subscriptions	1	22541	22546
Bank Interest		35	92
Gift Aid		3586	3328
Contact (Subs & Adverts)		2297	2878
Other		<u>0</u>	<u>0</u>
		<b>28459</b>	<b>28844</b>
<b>Expenditure</b>			
Bank Charges		34	32
Gift Aid (Professional Services)		420	402
Contact (Print, Post & Editorial)		2445	2657
Management / Administration	2	16257	26211
Events contribution		(9)	976
TAT Membership Fee		<u>4998</u>	<u>5019</u>
		<b>24145</b>	<b>35297</b>
<b>Net Movement</b>		<b>4314</b>	<b>(6453)</b>
<b>Total Funds Brought Forward</b>		<b>47406</b>	<b>53859</b>
<b>Total Funds Carried Forward</b>		<b>51720</b>	<b>47406</b>
<b><u>Balance Sheet as at 31<sup>st</sup> December 2019</u></b>			
<b>Current Assets – Cash at Bank &amp; in Hand</b>		51720	47406
<b>Total Assets</b>		<b>51720</b>	<b>47406</b>

**Finances of Members' Activity Groups**

In addition, during the year ended 31<sup>st</sup> December 2020, it is estimated that Members' Activity Groups received income from their Members of £36585 (2019 £152039) and incurred expenditure of £37087 (£144071).  
As at 31<sup>st</sup> December 2020 these Groups held deposits and floats estimated at £36459 (£36962)

Date:

Murry Cole – Treasurer

**Accountant's Certificate**

I have examined, without carrying out an audit, the above Financial Statement of Hertford & District U3A for the year ended 31<sup>st</sup> December 2020 taken from the accounting records, and from the information and explanation supplied to me, and certify them to be in accordance therewith. I have not examined the finances of the Member's Activity Groups.

Date:

RW Boulton ACA – Gillani & Co. Accountants  
13 Limes Court, Conduit Lane,  
Hoddesdon EN11 8EP

**Notes**

1	H&D U3A Membership subscriptions received including TAT affiliation element (membership fee)	
2	<u>Management/Administration</u>	
	Hall Hire	34
	Free to Members refreshments (Theatre)	119
	Speakers	9045
	St John Ambulance (in attendance)	81
	Conferences	0
	AGM (Printing)	84
	U3A Magazine (Payment to TAT)	2873
	Herts U3A Network	40
	Professional Services (Accounts Examination)	360
	Plastic Membership Cards (Scanning system & consumables)	110
	Group Directory Printing	0
	Group Costs	123
	Bose Audio (for Group use)	0
	Banners & Signage	0
	Group Education Enhancement Grants	2158
	First Aid Courses	0
	New Member Refreshments	54
	Other (Licences, Domain, etc.)	0
	Covid Support Fund Zoom Grants	422
	Speakers – Zoom	354
		<u>15856</u>
	<u>Trustee Expenditure</u>	
	Printing & Stationery	136
	Postage & Telephone	265
	Travel & Parking	0
	Other	0
		<u>394</u>
	<b>TOTAL</b>	<b><u>16257</u></b>

# **Hertford and District U3A**

(Charity Commission number 1027766)

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Murry Cole – Treasurer

23 March 2021

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Date:

Murry Cole – Treasurer

**Accountant's Certificate**

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RW Boulton ACA – Gillani & Co. Accountants  
13 Limes Court, Conduit Lane,  
Hoddesdon EN11 8EP

**Notes**

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	Herts U3A Network	40
	Professional Services (Accounts Examination)	360
	Plastic Membership Cards (Scanning system & consumables)	110
	Group Directory Printing	0
	Group Costs	123
	Bose Audio (for Group use)	0
	Banners & Signage	0
	Group Education Enhancement Grants	2158
	First Aid Courses	0
	New Member Refreshments	54
	Other (Licences, Domain, etc.)	0
	Covid Support Fund Zoom Grants	422
	Speakers – Zoom	354
		<u>15856</u>
	<u>Trustee Expenditure</u>	
	Printing & Stationery	136
	Postage & Telephone	265
	Travel & Parking	0
	Other	0
		<u>394</u>
	<b>TOTAL</b>	<b><u>16257</u></b>