

COLCHESTER U3A

England & Wales · Charity number 1034354

Details

Other names UNIVERSITY OF THE THIRD AGE IN COLCHESTER

Status Registered

Legal form Other

Registered 1994-03-03

Register [View on the Charity Commission register](#)

Contact

Address 2 Allingham Court
King Coel Road
Colchester
CO3 9AQ

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Email secretary@colchesteru3a.org.uk

Website WWW.COLCHESTER.U3ASITE.UK

Activities

Objects: THE OBJECTS ARE THE ADVANCEMENT OF EDUCATION, AND IN PARTICULAR THE EDUCATION OF OLDER PEOPLE AND THOSE RETIRED FROM FULL TIME WORK, BY ALL MEANS INCLUDING ASSOCIATED ACTIVITIES CONDUCTIVE TO LEARNING AND PERSONAL DEVELOPMENT IN COLCHESTER AND ITS SURROUNDING LOCALITY

Activities: U3A is an international organisation for the retired and others with time to devote to learning and teaching. People gain valuable knowledge through life's experiences which they can pass on to others by means of shared interest groups. All members are encouraged to contribute.

Classification

- **How:** Provides Human Resources
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** COLCHESTER AND THE SURROUNDING LOCALITY
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£11,975	£18,734	-	-
2024-04-30	£26,364	£27,303	-	-
2023-04-30	£12,279	£9,399	-	-
2022-04-30	£11,448	£9,047	-	-
2021-04-30	£7,059	£4,645	-	-

Trustees

Name	Role	Appointed
Audrey Everiss		2023-06-13
Barbara Macklin		2023-06-13
Frances Patricia Ann Long		2020-10-14
Gregory Hope		2025-02-11
Jean Duckworth		2025-09-17
Jonathan Nokes		2023-06-13
Keith Robert Seville		2019-05-05
Mark Badcock		2023-09-20
Tracey Beth Cooper		2025-09-17

COLCHESTER U3A

England & Wales - Charity number 1034354

Accounts

U3a Colchester AGM Package August 2024

INTRODUCTION

I hope that you are all well.

As previously notified we are holding our 2024 AGM at 2pm on Wednesday 18 September 2024 at the Highwoods Community Centre.

As we have done for the past four years we are conducting voting on the resolutions online (and by post for those members who are not online) prior to the actual meeting.

The deadline to cast your vote is 13 September 2024 (no voting will be carried out on the day of the AGM).

Below you will find all the relevant information that you need to vote your agreement to the resolutions – these being the Chair's and Treasurer's Reports, Annual Accounts, Independent Examiner's Report and the Minutes of last year's AGM.

Those who receive this Bulletin electronically can cast a vote online by clicking on this link:

[AGM VOTING FORM 2024](#)

Those who receive hard copy will find a voting paper with it which should be returned to, Membership Secretary at 15a Hurrell Down, Highwoods, Colchester, CO4 9TP.

I cannot stress how important your vote is to securing the wellbeing of Colchester U3A. Your committee and group leaders have worked hard through these unprecedented times to try and keep things going. I know that it has not been easy and I am grateful for the efforts people have gone to.

Under the Constitution, the meeting requires a quorum of 10% of our membership, which will be determined by the number of votes returned to us, either online or on paper. Again, please use your vote as without a quorum we will have to do it all again!

Ann Long, Chair

CHAIR'S REPORT FOR THE AGM 2024

Another successful year for Colchester u3a.

We welcomed 4 new Committee Members. Audrey Everiss took on the role of Treasurer, Jonathan Nokes became our new Secretary, Barbara Macklin took the role of Membership Secretary and Mark Badcock became Groups Co-Ordinator. Without members volunteering to take on Committee roles our u3a would not be able to continue. The Committee meets every month, except for August. Reports from the Chair, Treasurer, Secretary, Membership Secretary and Groups Co-ordinator are sent out to all the Committee prior to the meetings. These reports enable us to make decisions on how to spend monies collected and what events, including our Monthly Speaker we can afford to put on. Early on this year we looked at our finances and found we had surplus funds and decided that all who were members at 31st March 2024 would be given a year's free subscription.

Colchester u3a is a Charity which is run by members for members. As such the Committee welcomes all ideas or indeed anyone who would like to become a Committee Member. It is very important for all members to participate as new ideas and input is invaluable.

Although we had to cancel one trip this year our trip to Dunwich in July proved yet again very successful. The holiday in November to Potters in Norfolk was also a success Thank you to all who help arrange the trips. We have had a range of different speakers all of whom were both entertaining and informative. Thanks goes to Ruth Freedman who has organised these talks and I understand that she has already booked many for the forthcoming year. Thanks to the "STARS" who are not Committee Members but who help with refreshments and the raffle at our monthly meetings. All help is welcome.

Our Groups Co-Ordinator Mark Badcock reports each month to the Committee. Please get in touch with him if you have any ideas for new groups.

Finally, I must mention two Committee Members who are standing down this year. Ruth Freedman and Sylvia Webb who have both been an enormous help in making our u3a a success.

On behalf of the Committee, I thank you all for your support.

Kind Regards

Ann Long

Chair of Colchester u3a

Annual Treasurer's Report to 30 April 2024

The annual accounts this year are published, along with this report, and show receipts, payments and cash flow throughout the year for each of our two Co-operative Bank accounts.

Bank Account No. 1 - Operating Account

This is the main account through which income and expenses are recorded.

Income

This came from two sources during the year; subscriptions and raffles

Subscriptions brought in £5992, approximately 12.5% down on last year.

Monthly meetings in person at St. Johns Hall at Highwoods continued to be well attended, and the **Raffle** brought in £533.00, an increase of 26% on last year's figure.

Gift Aid in the amount of £1004 was claimed in February 2024 for the year 2021/22, but this has not yet been received from HMRC. The original claim was apparently rejected in March by HMRC because of some missing paperwork. HMRC have a record of a letter notifying us of this having been sent to the previous Treasurer's home address, but it was not received. The claim will now be re-submitted.

Members are reminded of their responsibility to inform the Membership Secretary if they are no longer eligible for Gift Aid (i.e. have paid no income tax in the previous year).

The **Sundry** account shows a deficit of £181.70. This has come about from payments, having been made into an incorrect account by members in the previous financial year, being adjusted.

Total income to No. 1 Account was therefore £7348.20.

Expenses

Capitation is our major expense. This is a subscription paid for each of our members to the Third Age Trust, our national organisation, each year. The rate is currently £4.00 per head, based on membership on 31 March 2024. With 573 members on that date, the total paid was £2292.00.

Third Age Matters magazine is our other significant annual cost and the figure for this year was £1458.48.

Together these two items represent almost 63% of income raised from members' subscriptions.

Total Expenditure from No. 1 Account was £8327.84

Surplus/Deficit and Reserves

We sustained a deficit on the No. 1 Account of £979.64, leading to a reserve of **£9096.45**.

Membership Subscriptions

Given the high level of reserves, it was decided by the Committee that, to keep in line with u3a Finance Policy, we would waive the Membership Subscription for the year 2024/5 for those who were members as at 31 March 2024. New members will continue to pay the same rate as last year, i.e. £12 for a single membership and £20 for joint membership per annum.

Direct Debit

The GoCardless system of collection of subscriptions has continued to prove successful and popular with most members. All new members are now signed up as a matter of routine. Existing members who still pay by cheque or bank transfer are encouraged to move to direct debit at any time.

Bank Account No. 2 - Outings, Social Events and Group Activities

This account is used to record income and expenses for social events such as outings and theatre trips, for group activities, and for Study Days.

Outings

Outings activity continues to fluctuate in popularity, with a planned outing to Holbrook having to be cancelled due to insufficient numbers. However, the 5-day break to Potters Resort at Hopton-on-Sea in November '23 was a huge success, with a further break planned for later this year. A full coachload of members recently enjoyed a day-trip to Dunwich, Leiston and Aldeburgh.

All outings are costed on a break-even basis as far as is possible (though sometimes the annual accounts do not reflect this due to income and expenses spanning more than one financial year).

Group Activities

Income and expenditure are recorded here, according to Third Age Trust rules, for self-financing groups who regularly hire external venues for their activities. This year these comprised the Line Dancing, French (Wivenhoe) and Philosophy groups.

Study Days

No Study Day was held during this year.

Income

No. 2 Account Total Income was £19015.81

Charity Commission Reporting

Each year we must report our income to the Charity Commission. The figure is important as amongst other things it determines whether and how our accounts must be inspected according to the Charity Commission rules.

This year the total income, i.e. the sum of income on No. 1 and No. 2 Accounts is £26,364.01.

Audrey Everiss

Audrey Everiss

Treasurer, Colchester u3a

12/08/24

COLCHESTER u3a
INCOME AND EXPENDITURE ACCOUNT NO. 1
YEAR TO 30 APRIL 2024

	2024	2023
INCOME		
Subscriptions	5992.00	6860
Raffle	533.00	423
Gift Aid	0.00	1033
Sundry	823.20	259
TOTAL INCOME	7348.20	8575
EXPENDITURE		
Speakers	963.45	684
Postage	105.50	66
Printing	6.00	9
Stationery	138.70	139
Refreshments	334.43	521
Caretaker		
Accountant		
St Johns Hall	907.50	831
Committee Room	288.75	250
Quaker Meeting House	50.00	
Garden Room	32.00	
Third Age Trust (Capitation)	2292.00	
Third Age Matters Magazine (U3A News)	1458.48	1278
Licences	165.68	213
NE Essex Cluster		
Conference		13
Travel		
Equipment	44.98	29
Raffle	369.70	339
GoCardless Fees	133.77	137
Subscription refunds	32.00	132
Sundry	1004.90	32
TOTAL EXPENDITURE	8327.84	4673
Net Surplus/Deficit	-979.64	3902
Balance b/fwd	10076.09	6175
Balance c/fwd	9096.45	10077

A Everiss 12/08/24

Audrey Everiss, Treasurer

Colchester u3a

Cash Flow No. 1 Account

Year to 30 April 2024

Money in	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	2023 Accounts
Subscriptions	5288.00	176.00	44.00	56.00	56.00	72.00	60.00	96.00	48.00	32.00	27.00	37.00	5992.00	6860
Raffle		87.00	57.00		53.00	65.00		39.00	46.00	71.00	65.00	50.00	533.00	423
Gift Aid													0.00	1033
Printing													0.00	0
Sundry	265.00			39.00	491.20					28.00			823.20	259
Totals	5553.00	263.00	101.00	95.00	600.20	137.00	60.00	135.00	94	131.00	92.00	87.00	7348.20	8575

Money out	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	2023 Accounts
Speaker	197.25	30.00	40.00		80.00	100.00	120.00	95.00	127.20	74.00	100.00		963.45	684
Post	22.50		25.20	22.10		4.50				31.20			105.50	66
Print										6.00			6.00	9
Stationery		22.98		17.02	14.74		2.99	26.98		53.99			138.70	139
Caretaker													0.00	0
Audit													0.00	0
St Johns Hall	82.50	82.50	82.50	82.50		82.50	82.50	82.50	82.50	82.50	82.50	82.50	907.50	831
Committee Mtg	26.25	26.25	26.25	26.25		26.25	26.25	26.25	26.25	26.25	26.25	26.25	288.75	250
Garden Room							32.00						32.00	0
Quaker Meeting Hall												50.00	50.00	
Refreshments	12.90	130.65	2.10	19.85		5.10	10.25	119.70	1.85		3.50	28.53	334.43	521
TAT Capitation	2292.00												2292.00	0
TAM Magazine	1458.48												1458.48	1278
Licences									165.68				165.68	213
Essex Cluster													0.00	13
Conference													0.00	0
Travel													0.00	0
Equipment					34.99	9.99							44.98	29
Raffle	28.00	27.25	39.69		29.75	27.00	32.24	42.72	32.68	41.86	27.88	40.63	369.70	339
GoCardless Fees	116.32	2.53	0.65	1.23	1.23	1.74	1.45	2.32	2.06	1.76	1.60	0.88	133.77	137
Subs refunds	32.00												32.00	132
Sundry		385.71		39.00		552.19				28.00			1004.90	35
Totals	4268.20	707.87	216.39	207.95	160.71	809.27	307.68	395.47	438.22	345.56	241.73	228.79	8327.84	4673

p/l 1284.80 -444.87 -115.39 -112.95 439.49 -672.27 -247.68 -260.47 -344.22 -214.56 -149.73 -141.79 -979.64 3902

b/fwd 10076.09 11360.89 10916.02 10800.63 10687.68 11127.17 10454.90 10207.22 9946.75 9,602.53 9387.97 9238.24 10076.09

c/fwd 11360.89 10916.02 10800.63 10687.68 11127.17 10454.90 10207.22 9946.75 9602.53 9,387.97 9238.24 9096.45 9096.45

A Everiss 12/08/24

Audrey Everiss, Treasurer

COLCHESTER u3a
INCOME AND EXPENDITURE ACCOUNT NO. 2
YEAR TO 30 APRIL 2024

	2024	2023
INCOME		
OUTINGS		
Parham	27.00	
Holbrook	139.50	
Dunwich	1536.60	
Potters	11970.80	
Notes and Nibbles	22.30	
		<u>1978</u>
GROUPS		
Line Dancing	1170.00	927
French (Wivenhoe)	739.00	143.60
Theatre	2670.61	451.50
Philosophy	740.00	100.00
Aviation		67
Crafts		0
		<u>1689</u>
Study Day	0.00	
Sundry	0.00	39
TOTAL INCOME	<u>19015.81</u>	<u>3705</u>
EXPENDITURE		
OUTINGS		
Parham	456.00	
Holbrook	139.30	
Dunwich	1116.60	
Potters	11986.00	
Notes and Nibbles	0.00	
	<u>13697.90</u>	<u>3246.00</u>
GROUPS		
Line Dancing	1034.00	928.00
Aviation		91.80
Crafts		38.00
French (Wivenhoe)	734.25	143.60
Theatre	2879.41	239.75
Philosophy	630.00	0.00
	<u>5277.66</u>	<u>1441</u>
Study Day	0.00	0.00
Sundry	0.00	38.50
TOTAL EXPENDITURE	<u>18975.56</u>	<u>4726</u>
Net Surplus/Deficit	40.25	-1021
Balance b/fwd	<u>5259.37</u>	<u>6280</u>
Balance c/fwd	<u>5299.62</u>	<u>5259</u>

A Everiss 12/08/24
Audrey Everiss, Treasurer

COLCHESTER u3a
CASH FLOW ACCOUNT NO. 2
YEAR TO 30 APRIL 2024

	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total
OUTINGS													
Parham	27.00												27.00
Holbrook		117.00				22.50							139.50
Dunwich			321.10	716.00	79.50							420.00	1536.60
Potters			50.00	1032.40	9414.80	1473.60							11970.80
Notes and Nibbles										22.30			22.30
GROUPS													
Line Dance	122.00	102.00	96.00	81.00	89.00	89.00	92.00	65.00	120.00	101.00	109.00	104.00	1170.00
French (Wivenhoe)		265.00				60.00	80.00	76.00	46.00	212.00			739.00
Theatre	20.00	280.35	202.71	608.95	22.75	82.00	207.50	20.50	476.00	721.85	28.00		2670.61
Philosophy	120.00	160.00				80.00			210.00		170.00		740.00
STUDY DAY													
Study Day													0.00
SUNDRY													
													0.00
	289.00	924.35	669.81	2438.35	9606.05	1807.10	379.50	161.50	852.00	1057.15	307.00	524.00	19015.81

EXPENDITURE													
OUTINGS													
Parham	31.00	425.00											456.00
Holbrook		97.50	19.50									22.30	139.30
Dunwich			53.00	26.50	109.00	928.10							1116.60
Potters				100.00	24.00	11012.00	850.00						11986.00
Notes and Nibbles													0.00
GROUPS													
Line Dancing	66.00	88.00	88.00	88.00	88.00	110.00	88.00	88.00	66.00	88.00	88.00	88.00	1034.00
French (Wivenhoe)		133.50	94.50	39.00		59.50	76.00	76.00	46.25	57.50	152.00		734.25
Theatre	231.75	11.86		97.64	945.71	10.80	2.00	351.25	26.00	608.50	593.90		2879.41
Philosophy	60.00	60.00	60.00	60.00		60.00	60.00	60.00	30.00	60.00	60.00	60.00	630.00
STUDY DAY													
Study Day													0.00
SUNDRY													
													0.00
	388.75	815.86	315.00	411.14	1,166.71	12,180.40	1076.00	575.25	168.25	814.00	893.90	170.30	18,975.56

p/l	-99.75	108.49	354.81	2027.21	8439.34	-10373.30	-696.50	-413.75	683.75	243.15	-586.9	353.70	40.25
b/fwd	5259.37	5159.62	5268.11	5622.92	7650.13	16089.47	5716.17	5019.67	4605.92	5289.67	5532.82	4,945.92	5299.62
c/fwd	5159.62	5268.11	5622.92	7650.13	16089.47	5716.17	5019.67	4605.92	5289.67	5532.82	4945.92	5,299.62	

	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	B/F	P/L
NET P/L ACCOUNTS															
OUTINGS															
Parham	-4.00	-425.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-429.00	391.50	-37.50
Potters			50.00	932.40	9390.80	-9538.40	-850.00						-15.20	0.00	-15.20
Holbrook		19.50											19.50	0.00	19.50
Dunwich			268.10	689.50	-29.50	-928.10						420.00	420.00	0.00	420.00
GROUPS															
Line Dancing	56.00	14.00	8.00	-7.00	1.00	-21.00	4.00	-23.00	54.00	13.00	21.00	16.00	136.00	-1.00	135.00
French (Wivenhoe)	0.00	131.50	-94.50	-39.00	0.00	0.50	4.00	0.00	-0.25	154.50	-152.00	-	4.75	0.00	4.75
Theatre	-211.75	268.49	202.71	511.31	-922.96	71.20	205.50	-330.75	450.00	113.35	-565.90	-	-208.80	211.75	2.95
Philosophy	60.00	100.00	-60.00	-60.00	0.00	20.00	-60.00	-60.00	180.00	-60.00	110.00	(60.00)	110.00	100.00	210.00
STUDY DAY															
Study Day	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	375.75	375.75
SUNDRY															
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	0.00	0.00
Totals	-99.75	108.49	374.31	2027.21	8439.34	-10395.80	-696.50	-413.75	683.75	220.85	-586.90	376.00	37.25		

A Everiss 12/08/24
Audrey Everiss, Treasurer

COLCHESTER u3a
ASSETS HELD
YEAR TO 30 APRIL 2024

		£	
Bought/Donated			
May '12	Notice Board	0	Written down
Jul '21	Display Stand	0	Written down
Dec '10	PA System	339.09	Written down
Sep '13	Kettles	0	Written down
Aug '14	Tea Urn	0	Written down
Jul '17	Flasks x 2	0	Written down
Mar '22	Laptop Computer	622.87	Written down
Oct '23	Printer/Scanner	34.99	Written down
Nov '23	Wireless Mouse	9.99	Written down
Aug '20	2 Donated Samsung Tablets*	not known	Written down

* Donated by Independent Age

A Everiss 12/08/24

Audrey Everiss, Treasurer

INDEPENDENT FINANCIAL EXAMINER'S REPORT

To the Trustees of

Colchester U3A

Charity number (if registered)

1034354

I report on the Receipts and Payments Accounts set out on the attached Financial Statement for the above named Charity for the year ended 30th April 2024

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention, (~~other than disclosed below~~*):

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Please delete the words in brackets if they do not apply.*

Comments:

Signed:

V Brome

Date:

12/8/24

Name: Verity Brome

Address: 11 Chelsworth Drive, Harold Wood, Romford, Essex RM3 0ES

Minutes of the Annual General Meeting held on Wednesday 20th September 2023 at Highwoods Community Centre commencing at 2pm

Members were welcomed to the Community Centre “in person”, for the second consecutive year, and in the hope that this will continue now that the Covid Pandemic appears to have concluded, at least for the large part, if not entirely. It was possible, therefore, for there to be not just the necessary formalities required to meet all of our obligations both under the constitution and Charity Law but to meet in person and to enjoy the social aspect of the gathering that followed, including an interesting talk together with copious photographs by the Guest Speaker, Barbara Meier, wildlife photographer.

Ann Long (Chair) opened the Meeting at 2pm and welcomed the participants to the AGM. Ann set out the proposals for the meeting and that Keith Seville (former Treasurer) would be taking the members through the various resolutions and the voting processes and outcomes that had taken place, as well as the various formalities that needed to be completed.

Two officers’ Reports are presented here (online previously) to members from the Chair and the Treasurer, together also with a Report from the Independent Examiner.

The proceedings began with an introduction by Keith Seville with power point illustrations, which took the meeting through the timetable of events leading up to the Annual General Meeting. Formal Notice of the AGM was provided to members together with Nominations Form, requesting nominations to the committee, and the proposed resolutions, which were each provided either electronically or in limited cases by post to the members, in each case on or before the 28th July 2023. The closing date for Nominations and Resolutions was 16th August 2023, allowing 14 days for preparation of the voting papers. The full AGM Package which included the Voting Form and Chair’s and Treasurer’s Reports were sent out to members on 1st September, again both electronically and by post where required. The closing date for voting was 15 September allowing 5 clear days to the AGM.

Chair's Annual Report to 30 April 2023

As we come to the end of one u3a year and start another one it is difficult to believe as the time has flown by so quickly. Again we have had some very difficult times. I am most grateful for the support I had following my illness last Autumn. Finding members who were willing to join the Committee has been particularly difficult and as you know last May the Committee felt it necessary to warn members that without new Committee members and generally more help Colchester u3a might be forced to close. I am so pleased that we had members who came forward. My thanks goes to all those who were willing to join the Committee and also those who volunteered to become STARS and help at our meetings etc. Thanks is also due to those who supported our u3a throughout difficult times and who are our unsung heroes.

The future for Colchester u3a is looking much brighter. We are a different u3a now with different groups opening up and although Outings have been poorly attended our trip to Dunwich and Southwold in September is fully booked.

Ruth Freedman with the help of Sylvia Webb has arranged our first holiday. I am sure those who are going will enjoy themselves. I am sorry that I can't join them but look forward to hearing all about it when they return. Hopefully this will be the start of many more holidays.

As we start this new year we have speakers booked until mid 2024 thanks to Ruth Freedman.

If you have any ideas please contact a Committee Member so that we can make Colchester u3a your u3a.

I wish all members well and look forward to seeing what 2023/ 2024 has in store for us all.

Ann Long, Chair of Colchester u3a

Annual Treasurer's Report to 30 April 2023

The annual accounts this year are published, along with this report, with the August bulletin, and show receipts, payments and cash flow throughout the year for each of our two Cooperative Bank accounts.

Bank Account No. 1 - Operating Account

This is the main account through which income and expenses are recorded.

Income

This came from four sources of income during the year, subscriptions, raffle, Gift Aid (by which any income tax paid by members on their subscriptions is returned to us by the Inland Revenue) and sundry donations.

Subscriptions brought in £6860.00 which is only 1% up on last year.

Monthly meetings in person at St. Johns Hall at Highwoods continued to be well attended, and the Raffle brought in £423.00.

Gift Aid was claimed for the year 2020-2021 in the amount of £1032.79.

Members are reminded of their responsibility to inform the Membership Secretary if they are no longer eligible for Gift Aid (i.e. have paid no income tax in the previous year).

We also received sundry donations of £250 from the charity Independent Age, and a mysterious £9 from an unknown source who probably deposited it into the wrong account.

Total income to No. 1 Account was therefore £8574.79.

Expenses

Capitation is a major expense. This is a subscription paid for each of our members to the Third Age Trust, our national organisation, each year. The rate is currently £4.00 per head based on the membership on 31 March 2023. This year the Trust attempted at their AGM to build in perpetual annual increments to this figure linked to the national rate of inflation but this was strongly and successfully resisted by the u3as nationally.

This expense shows a zero figure for this year as invoicing was delayed, but the liability remains.

The figure for this year is £2292.00 based on 573 members; this amount has been paid since the year end and should be notionally added to the total expenses to give a true picture.

Third Age Matters magazine is our other significant annual cost and the figure for this year was 1277.56.

Together these two items represent some 52% of income raised from members' subscriptions.

Total Expenditure from No. 1 Account was £4673.40, but if we include the Capitation liability as noted above, this figure increases by £2292.00 to £6965.40

Surplus/Deficit and Reserves

We sustained a surplus on the No. 1 Account of £3901.39, but if we deduct the Capitation liability this becomes £1609.39.

This resulted in an increase in our level of reserves to £7784.09.

Membership Subscriptions

We see no need to change our membership subscription, which will remain at £12 per annum for single members and £20 for joint members.

Direct Debit

This system for collection of subscriptions has continued to prove successful and popular with most members, and all new members are now signed up as a matter of routine. Existing members who still pay by cheque or bank transfer are, as always, encouraged to move to direct debit at any time.

Bank Account No. 2 - Outings, Social Events and Group Activities

This account is used to record income and expenses for social events such as outings and theatre trips, for group activities, and for Study Days.

Outings

Outings activity has gradually recovered following setbacks after the pandemic. The proposed trip to Westcliff Theatre did not attract enough members to make it viable, but the recent trip to Parham Airfield and Aldeburgh was enjoyed by all who went and the forthcoming outing to Dunwich and Southwold is fully subscribed and has a waiting list. The

holiday at Potters Resort in Norfolk later this year has also attracted more than enough members to make it viable.

All outings are costed on a break-even basis as far as is possible (though sometimes the annual accounts do not reflect this due to income and expenses spanning more than one financial year).

Group Activities

Income and expenditure is recorded here, according to Third Age Trust rules, for self-financing groups who regularly hire external venues for their activities. This year these comprised the Line Dancing, Crafts, Aviation, French (Wivenhoe) and Philosophy groups.

Study Days

No Study Day was held during this year.

Income

No. 2 Account Total Income was £3704.90

Charity Commission Reporting

Each year we have to report our income to the Charity Commission. The figure is important as amongst other things it determines whether and how our accounts must be inspected according to the Charity Commission rules.

This year the total income – the sum of income on No. 1 and No. 2 Accounts – is £12,279.69

Keith Seville, Treasurer, Colchester U3A

Keith informed the meeting that as well as the above reports by the Chair and the Treasurer, there had been 9 further Resolutions, upon which the members had voted, as follows:

Resolution 1 – to accept the Chair’s Report, proposed by Sue Thomas and seconded by Keith Seville;

Resolution 2 – to accept the Treasurer’s Report and Annual Accounts, proposed by Sylvia Webb and seconded by Viv King;

Resolution 3 – to appoint Mark Badcock as Independent Examiner, proposed by Ann Long and seconded by Sylvia Webb;]

Resolution 4 – the election of Audrey Everiss as Treasurer, proposed by Caroline Walker and seconded by Jo Mumford;

Resolution 5 – the election of Jonathan Nokes as Secretary, proposed by Keith Seville and seconded by Meg Ross;

Resolution 6 – the election of Barbara Macklin as a Committee Member, proposed by David Macklin and seconded by Michael Allen;

Resolution 7 – the election of Ruth Freedman as a Committee Member, proposed by Gail Tomlinson and seconded Suzanne Gates;

Resolution 8 – the election of Mark Badcock as a Committee Member, proposed by Audrey Everiss and seconded by Barbara Macklin;

Resolution 9 – the re-election of Committee Members vis Ann Long (Chair), Jeremy Haberman (Vice Chair) and Keith Seville, Jo Mumford and Sylvia Webb as committee members.

Keith summarised the voting process as follows:

There were 507 members at the date of polling;

62 members voted, 57 online and 5 by post.

The quorum of 10% was therefore reached and all of the 9 resolutions were passed overwhelmingly.

The Minutes of the 2023 AGM were taken to be approved.

The formal part of the AGM was duly completed and the meeting was closed at 2.30pm. Keith handed back the meeting to Ann who offered her thanks to the committee members for their work and support over the year. Ann also invited members who had not previously taken part in the work of the Committee to give it serious consideration as the good functioning and well-being of the U3A depended upon such voluntary contributions.

Jonathan Nokes

Secretary, U3A Colchester