

ST ALBANS U3A

England & Wales · Charity number 1035678

Details

Other names	ST.ALBANS BRANCH OF THE THIRD AGE TRUST, ST ALBANS BRANCH OF U 3 A
Status	Registered
Legal form	Other
Registered	1994-03-25
Register	View on the Charity Commission register

Contact

Address
3 Gatcombe Court
Dexter Close
St. Albans
Herts
AL1 5WA

Phone 01727766268

Email secretary@stalbansu3a.org.uk

Website www.stalbansu3a.org.uk

Activities

Objects: 1) TO ADVANCE EDUCATION AND IN PARTICULAR THE EDUCATION OF PEOPLE NOT IN FULL TIME GAINFUL EMPLOYMENT WHO ARE IN THEIR THIRD AGE (BEING THE PERIOD OF TIME AFTER THE FIRST AGE OF CHILDHOOD DEPENDENCE AND THE SECOND AGE OF FULL TIME EMPLOYMENT AND/OR PARENTAL RESPONSIBILITY) RESIDING IN ST.ALBANS AND ITS SURROUNDING LOCALITY.2) THE PROVISION OF FACILITIES FOR LEISURE-TIME AND RECREATIONAL ACTIVITIES WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE ABOVE PERSONS IN THE INTERESTS OF THEIR SOCIAL WELFARE.

Activities: It offers lectures/talks on a regular basis. It also provides opportunities to take part in groups which pursue various educational, cultural, recreational, physical and social activities.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People

Geography

- **Area of benefit:** IN PRACTICE ST. ALBANS AND ITS SURROUNDING LOCALITY
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£99,144	£99,478	-	-
2024-07-31	£95,789	£94,897	-	-
2023-07-31	£98,162	£94,119	-	-
2022-07-31	£73,360	£76,601	-	-
2021-07-31	£26,940	£20,663	-	-

Trustees

Name	Role	Appointed
Simon Browne	Chair	2024-12-04
Andre Lucien Marie Bottin		2025-11-18
Dr Jacqueline Sayers		2025-11-18
Jackie Seaton		2024-12-04
Joyce Carey		2024-12-04
Judith O'Byrne		2023-11-29
Linda Watts		2021-11-24
Lynn Garland		2025-11-18
Pat Van Tromp		2024-12-04
Russell Hogg		2024-12-04

ST ALBANS U3A

England & Wales - Charity number 1035678

Accounts



St Albans



Learn, laugh, live

St Albans U3A

Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2025

Trustees Annual Report for the year ended 31 July 2025

Objectives and Public Benefit

St Albans U3A was formed in 1987 and is a self-financing self-help charity affiliated to the national body – the Third Age Trust – run by and for our members. Our objectives are to advance education and to provide facilities for leisure-time and recreational activities for, in particular, people in their Third Age residing in the St Albans area. Membership is open to all people who are no longer in full time employment, irrespective of race, religion or politics. We run a wide range of activities, including theatre visits, learning languages, walking, arts and crafts, and many kinds of sporting activities. The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Advancements and achievements

St Albans U3A has over 1,400 members who have enriched their education through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to interesting visits organised as trips.

Financial review

During the year we achieved our objective of being self-financing and as at 31st July 2025, we held total reserves of £35,380.24 of which £29,966.53 was Unrestricted. The Executive Committee is confident that the current level of unrestricted funding is sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future. The remaining funds of £5413.71 were held in our Trips and Groups Accounts as Restricted Funds. We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers, meetings facilitators and in other capacities.

Structure, Governance and Management

St Albans U3A is an unincorporated members association and a member of the Third Age Trust and is governed by a Constitution adopted by members on 3rd Nov 2021. Management is vested in the Executive Committee, members of which are trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and between 6 and 12 committee members. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.

Names of the charity trustees during the year ended 31st July 2025 and dates in place, if not for the whole year, were as follows:

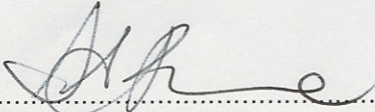
Chairman: Linda Anne Watts (retired Nov 2024)
Simon Browne (appointed Nov 2024)

Treasurer: Paul England (retired Dec 2023) Continued as Book-keeper April – July 2024
Marion Storm (Appointed Jan 2024, resigned April 2024)
Norman Hart (Acting Treasurer - appointed April 2024, retired Nov 2024)
Russell Hogg (appointed Nov 2024)

Secretary: Graham Hopkins

Committee Members:

Joyce Carey	Gillian Dear	Paul England
Judith O'Byrne	Jacqueline Sayers	Jackie Seaton
Roger Street	Pat Von Tromp	Linda Watts


..... S.A. BROWNE
Chairman
Dated 7th October 2025

St Albans U3A

Statement of Financial Activities for the year ended 31st July 2025

	2024-2025			2023-2024		
	Unrestricted Funds	Restricted Funds	Totals	Unrestricted Funds	Restricted Funds	Totals
Income						
Membership Subscriptions for current year	£10,471.25		£10,471.25	£9,847.00		£9,847.00
Membership Subscriptions from prior year	£9,702.51		£9,702.51	£9,211.25		£9,211.25
Trip income, current year trips		£50,042.67	£50,042.67		£56,157.01	£56,157.01
Group Activity Receipts		£27,567.67	£27,567.67		£19,823.98	£19,823.98
Sale of goods (u3a Diaries)	-		-	£23.60		£23.60
Fixed Term Deposit Interest	£1,251.96		£1,251.96	£660.00		£660.00
Donations	£108.00		£108.00	£66.00		£66.00
Totals	£21,533.72	£77,610.34	£99,144.06	£19,807.85	£75,980.99	£95,788.84
Expenditure						
Membership Expenses						
Third Age Trust Costs						
TAT Subscription & Magazine	£6,698.96		£6,698.96	£6,736.00		£6,736.00
TAT Conference	-		-	£646.60		£646.60
General Meetings						
Speakers fees, expenses	£1,826.08		£1,826.08	£1,772.77		£1,772.77
Hall Rent for General Meetings	£2,282.00		£2,282.00	£3,600.00		£3,600.00
Membership; refreshments	£262.38		£262.38	£263.68		£263.68
Member Planning Meeting	£2,700.00		£2,700.00	-		-
Equipment purchase & hire	-		-	£11.04		£11.04
Communication						
Newsletter	£3,177.00		£3,177.00	£3,263.20		£3,263.20
Printing, Postage, Stationery	£524.45		£524.45	£940.50		£940.50
Website	£999.96		£999.96	£999.96		£999.96
Licences	£154.36		£154.36	£328.33		£328.33
Other Membership Expenses						
Go Cardless Fees (Direct Debits)	£125.78		£125.78	£112.44		£112.44
Equipment storage	£1,670.40		£1,670.40	£498.40		£498.40
Purchase of goods (u3a Diaries)	-		-	£43.99		£43.99
Administration Expenses						
Executive Committee Hall Hire	£240.00		£240.00			
Equipment Purchase	£359.99		£359.99			
Committee Gifts on retirement	£275.00		£275.00			
Misc / Rounding	-		-	£44.19		£44.19
Restricted Expenditure : Trips		£50,614.49	£50,614.49		£55,812.46	£55,812.46
Restricted Expenditure : Groups		£27,567.67	£27,567.67		£19,823.98	£19,823.98
Totals	£21,296.36	£78,182.16	£99,478.52	£19,261.10	£75,636.44	£94,897.54
Net surplus (loss) for Year by Fund	£237.36	(£571.82)	(£334.46)	£546.75	£344.55	£891.30

St Albans U3A

Balance Sheet as at 31st July 2025

	2024-2025			2023-2024		
	Unrestricted	Restricted	Totals	Unrestricted	Restricted	Totals
Current Assets						
Cash at bank and in hand						
Lloyds Bank - General account	£17,823.02		£17,823.02	£16,928.08		£16,928.08
Lloyds Bank - Trips account		£9,333.84	£9,333.84		£10,542.78	£10,542.78
Lloyds Bank Group account (Groups Assets)		£6,250.06	£6,250.06		£3,184.17	£3,184.17
Cambridge & Counties 1 year Bond	£11,195.92		£11,195.92	£10,660.00		£10,660.00
Cambridge & Counties 6 month Bond	£10,716.04		£10,716.04	£10,000.00		£10,000.00
Cash in hand (Treasurer)	£53.60		£53.60	£53.60		£53.60
Cash in hand (Groups)		(£1.11)	(£1.11)		£147.39	£147.39
	£39,788.58	£15,582.79	£55,371.37	£37,641.68	£13,874.34	£51,516.02
Debtors and Prepayments						
Supplier payments for future trips		£5,848.75	£5,848.75		£6,984.50	£6,984.50
Amounts due from Group members		£61.80	£61.80		£41.22	£41.22
Advance payment for planning meeting	-		-	£2,000.00		£2,000.00
Advance payment for Equipment storage	£139.20		£139.20			
Miscellaneous receivables		£95.87	£95.87			
	£139.20	£6,006.42	£6,145.62	£2,000.00	£7,025.72	£9,025.72
Creditors: amounts falling due within one year						
Subscriptions in advance for 2025-26	£9,961.25		£9,961.25	£9,702.51		£9,702.51
Trips advance receipts/payments		£10,561.20	£10,561.20		£11,959.26	£11,959.26
Trips Accruals Carried Forward	-	-	-	£210.00	£278.91	£488.91
Groups advance receipts/payments		£5,553.64	£5,553.64		£2,529.00	£2,529.00
Groups Cash advance receipts		£60.69	£32.85		£147.39	£147.39
	£9,961.25	£16,175.53	£26,136.78	£9,912.51	£14,914.56	£24,827.07
Total net assets	£29,966.53	£5,413.68	£35,380.21	£29,729.17	£5,985.50	£35,714.67
Accumulated Funds						
Balances brought forward	£29,729.17	£5,985.50	£35,714.67	£29,181.20	£5,752.00	£34,933.20
Surplus (Loss) for the year	£237.36	(£571.82)	(£334.46)	£546.75	£344.55	£891.30
Prior Year Adjustment	-	-	-	£1.22	(£111.05)	(£109.83)
Balance carried forward	£29,966.53	£5,413.68	£35,380.21	£29,729.17	£5,985.50	£35,714.67

Notes to the financial statements for the year ended 31st July 2025

1 Basis of preparation

These accounts have been prepared under the historical cost convention on an accrual basis, with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011. The format of the Accounts is designed to closely match the presentation requirements of FAS 102 and the Act

2 Accounting policies

Income: Income is recognised when the charity becomes entitled to the resources. As resources are more likely than not received by the Trustees, the monetary value can be measured with sufficient reliability.

Volunteer help: The value of any voluntary help is not included in the accounts but is acknowledged in the trustees Annual Report.

Income from membership subscription Subscriptions are recognised in the accounting period to which they relate. Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities: Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount can be measured with reasonable certainty.

Deferred income: Deferred income is carried forward to the period to which it relates.

Creditors: The charity has creditors which are measured at settlement amounts.

Tangible fixed assets : Fixed assets are not capitalised unless costing in excess of £1,000.

Administration costs: Administration costs are shown separately but in any event are not significant at less than 5% of total expenditure.

Fundraising Costs: No fundraising activity has taken place during the period.

Trips Accounting Policy: Any surplus or deficit on a trip is recognised in the accounting period when the trip takes place.

Groups Accounting Policy: Groups are set up to be self-funding, and we do not anticipate any surplus or deficit on their activities.

St Albans U3A

Trips Accounts for the year ended 31st July 2025

Trips taken in 2024-25	Bal bf	Receipts	Payments	Cheque banked after y/end	Receipt recognise d last year	Credit notes	Credit notes	Surplus	Bal cf
Miscellaneous		£180.00	£572.68					(392.68)	
Riviera 1			£278.91		£278.91			0.00	
Fiddler on the roof 7/8	£584.70	£151.00	£684.00					51.70	
Liverpool 10/24	(£150.00)	£1,196.20	£1,027.49					18.71	
White Xmas 29/12	(£340.00)	£2,285.50	£2,291.00			£252.00		(93.50)	
Thursford 22/11	(£150.00)	£150.00						0.00	
Motown Xmas 12/12	£60.00	£2,081.40	£2,178.00					(36.60)	
Weymouth 2/25	(£150.00)							(150.00)	
Chorus Line 22/8	£2,520.00	£270.00	£2,823.00					(33.00)	
Rutter 5/12	£1,650.06	£989.26	£2,637.23					2.09	
Face the Music 5/11	£1,430.00	£880.00	£2,288.00					22.00	
St Pancras 10/24		£620.00	£620.00					0.00	
Ham House 23/10		£991.25	£887.50					103.75	
Painshill 17/10		£1,153.00	£1,171.00					(18.00)	
Nutcracker 27/1	(£480.00)	£961.00	£537.00					(56.00)	
Winchester 9/12		£840.00	£895.00					(55.00)	
Brixton 12/2		£2,559.49	£2,499.69	£14.90				74.70	
Death at Pemberley 21/6		£4,451.11	£4,199.30			£81.00	-£252.00	80.81	
Imperial War Museum 30/1		£800.00	£650.00					150.00	
Riviera 2		£4,022.29	£4,022.29					0.00	
Unicorn 27/3		£2,743.50	£2,810.00					(66.50)	
Motown 2/4		£1,800.00	£1,909.00					(109.00)	
Grimsdyke 18/5		£2,300.00	£2,414.00					(114.00)	
Wimpole 29/4		£1,018.00	£867.00					151.00	
Hampton Ct 8/5		£2,103.00	£2,059.30					43.70	
Audley End 6/6		£1,494.50	£1,506.60					(12.10)	
Ightham 18/6		£770.10	£820.00					(49.90)	
Malden 8/7		£646.00	£730.00					(84.00)	
Totals in 2024-25	£4,974.76	£37,456.60	£43,377.99	£14.90	£278.91	£333.00	-£252.00	(571.82)	-
Prior Year receipts/Payments	(£4,974.76)	£11,959.26	£6,984.50						
Totals for 2024-25 Trips	£0.00	£49,415.86	£50,362.49	£14.90	£278.91	£333.00	-£252.00	(571.82)	-
Adjusted Totals		£50,042.67	£50,614.49	-	-	-	-	(571.82)	-
Future Trips 2025-26									
Brigadoon 21/8		£2,003.80	£1,729.50						274.30
Kew 18/12		£1,652.40	£141.25						1,511.15
Xmas 11/12		£360.00	£440.00						(80.00)
Sorry Minister 29/2/26		£1,551.00	£1,600.00						(49.00)
Broadway 5/10		£1,196.00	£1,147.20						£48.80
Sleeping Beauty 27/6/26		£1,248.00							£1,248.00
My Fair Lady 15/1/26		£1,029.00							£1,029.00
Waddesdon 8/10		£10.00							£10.00
St Pauls 5/11		£1,511.00							£1,511.00
Torquay 20/8			£150.00						(£150.00)
Old Bailey 1/11			£490.80						(£490.80)
Eastbourne 27/2/26			£150.00						(£150.00)
Future Trips Totals	£0.00	£10,561.20	£5,848.75	-	-	-	-	-	4,712.45

Bank Reconciliation	
Opening bal	£10,542.78
Less bf	(£4,974.76)
less receipt rec last year	(£278.91)
less net deficit	(£571.82)
less cheque banked after ye	(£14.90)
add bal cf	£4,712.45
less credit note cf	(£81.00)
Closing bal	£9,333.84

St Albans U3A

Groups Accounts for the year ended 31st July 2025

Annual Totals	Balance from 2023-24	Cumulative Group Income	Cumulative Group Expenditure	Balance on 31-7-2025
Groups using Bank Account				
Architecture	£0.00	£418.00	£417.92	£0.08
Badminton 1	£1,010.14	£5,776.00	£4,040.00	£2,746.14
Badminton 2	£246.05	£1,482.00	£1,225.00	£503.05
Badminton 3	£124.71	£1,388.50	£1,147.00	£366.21
Bridge for All	£69.29	£1,891.50	£1,350.00	£610.79
Cribbage 1	£120.45	-	-	£120.45
Cycling	£3.83	-	-	£3.83
Drawing & painting	£121.30	£809.00	£812.00	£118.30
Garden Visits 2	£0.60	£415.75	£402.50	£13.85
Italian	£2.00	-	-	£2.00
Jazz in 3rd Age	£496.34	£1,207.00	£1,415.25	£288.09
Philosophy	£154.55	£754.90	£781.35	£128.10
Singing Group.	£35.57	£649.00	£667.00	£17.57
Table Tennis 1	£19.74	£499.51	£513.00	£6.25
Table Tennis 2.	£14.40	£549.50	£513.00	£50.90
Table Tennis 4.	(£40.87)	£952.00	£808.50	£102.63
Table Tennis 5.	£110.00	£810.50	£708.50	£212.00
Ukulele 1.	(£0.35)	£1,266.00	£1,002.25	£263.40
Total	£2,487.75	£18,869.16	£15,803.27	£5,553.64
Cash Only Groups in credit	£67.99	£9,700.90	£9,708.20	£60.69
Total groups in credit	£2,555.74	£28,570.06	£25,511.47	£5,614.33
Cash Only Groups in deficit				
Acoustic Guitar 2	£37.80	£1,470.00	£1,555.60	(£47.80)
Spanish 1	£41.60	£445.00	£500.60	(£14.00)
Total Groups in deficit	£79.40	£1,915.00	£2,056.20	(£61.80)
Overall Totals for Groups	£2,635.14	£30,485.06	£27,567.67	£5,552.53

Opening Balances		
Lloyds Groups Account	£3,184.17	
Groups Cash in Hand	£147.39	£3,331.56
Add Receipts		£30,485.06
Less Payments		-£27,567.67
		£6,248.95
Closing Balances		
Lloyds Groups Account	£6,250.06	
Groups Cash in Hand	-£1.11	£6,248.95



Independent examiner's report on the accounts

SECTION A INDEPENDENT EXAMINER'S REPORT

Report to the trustees/ members of St Albans U3A

On accounts for the year ended 31 July 2025 Charity no (if any) 1035678

Set out on pages 2 to 6

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with 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 the 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 statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention 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; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met.
- I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: David W. Wall Date: 7th October 2025

Name: David Wall

Relevant professional qualification(s) or body (if any): ACA

Address: 3, Park Avenue, St Albans, AL1 4PB

ST ALBANS U3A

England & Wales - Charity number 1035678

Accounts



St Albans U3A

Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2024

Trustees Annual Report for the year ended 31 July 2024

Objectives and Public Benefit

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Advancements and achievements

St Albans U3A has over 1,300 members who have enriched their education through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to interesting visits organised as trips.

Financial review

During the year we achieved our objective of being self-financing and at 31st July 2024 we held total reserves of £35,715, of which £29,729 was Unrestricted, and which the Executive Committee believe are sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future. The remaining funds of £5,986 were held in our Trips and Groups Accounts as Restricted Funds.

We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers and in other capacities.

Structure, Governance and Management

St Albans U3A is an unincorporated members association and a member of the Third Age Trust and is governed by a Constitution adopted by members on 3rd Nov 2021. Management is vested in the Executive Committee, members of which are trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and between 6 and 12 committee members. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.

Names of the charity trustees during the year ended 31st July 2024 and dates in place, if not for the whole year, were as follows:

Chairman Linda Anne Watts

Treasurer Paul England (retired Dec 2024) Continued as Book-keeper April – July 2024
Marion Storm (Appointed Jan 2024, resigned April 2024)
Norman Hart (Acting Treasurer - appointed April 2024)

Secretary Graham Hopkins

Committee Members:

Norman Hart Roger Street Paul England Jackie Aldridge
Gillian Dear Judith O'Byrne Manjit Rostom



..... Chairman

Dated 6th November 2024

St Albans U3A

Statement of Financial Activities for the year ended 31st July 2024

	2023-2024			2022-2023	
	Notes	Unrestricted Funds	Restricted Funds	Totals	
Income					
Membership Subscriptions for current year		£9,847.00		£9,847.00	£9,596.25
Membership subscriptions from prior year		£9,211.25		£9,211.25	£8,411.50
Trip income, current year trips	Page 4		£56,157.01	£56,157.01	£50,262.45
Group Activity Receipts	Page 5		£19,823.98	£19,823.98	£16,754.43
Sale of goods (u3a Diaries)		£23.60		£23.60	
Fixed Term Deposit Interest		£660.00		£660.00	£69.29
Donations		£66.00		£66.00	£60.00
Totals		£19,807.85	£75,980.99	£95,788.84	£85,153.92
Expenditure					
Third Age Trust Costs					
TAT Subscription, TAT Magazine		£6,736.00		£6,736.00	£7,987.43
TAT Conference		£646.60		£646.60	
General Meetings					
Speakers fees, expenses		£1,772.77		£1,772.77	£2,056.80
Hall Rent for General Meetings		£3,600.00		£3,600.00	£3,293.20
Membership; refreshments		£263.68		£263.68	£216.72
Equipment purchase & hire		£11.04		£11.04	£1,578.34
Equipment storage		£498.40		£498.40	
Communication					
Newsletter		£3,263.20		£3,263.20	£2,782.20
Printing, Postage, Stationery		£940.50		£940.50	£236.27
Website		£999.96		£999.96	£1,071.90
Licences		£328.33		£328.33	£210.68
Membership Expenses					
Go Cardless Fees		£112.44		£112.44	£90.84
u3a Day					£2,213.32
Other Expenses					
Executive Committee Misc Expenses					
Purchase of goods (u3a Diaries)		£43.99		£43.99	
Misc / Rounding		£44.19		£44.19	(£10.65)
Trip Expenditure	Page 4		£55,812.46	£55,812.46	£49,422.88
Groups' Expenditure	Page 5		£19,823.98	£19,823.98	£16,768.06
Totals		£19,261.10	£75,636.44	£94,897.54	£87,917.99
Net surplus (loss) for Year by Fund		£546.75	£344.55	£891.30	(£2,764.07)

Balance Sheet at 31st July 2024

	Notes	2023-2024			2022-2023
		Unrestricted	Restricted	Totals	Totals
Current Assets					
Cash at bank and in hand					
Lloyds Bank - General account		£16,928.08		£16,928.08	£18,301.03
Lloyds Bank - Trips account	Page 4		£10,542.78	£10,542.78	£9,062.88
Lloyds Bank Group Account	Page 5		£3,184.17	£3,184.17	£2,410.24
Cambridge & Counties 1 year Bond		£10,660.00		£10,660.00	£20,000.00
Cambridge & Counties 6 month Bond		£10,000.00		£10,000.00	
Cash in hand (Treasurer)		£53.60		£53.60	£65.05
Cash in hand (Groups)	Page 5		£147.39	£147.39	£52.39
		£37,641.68	£13,874.34	£51,516.02	£49,891.59
Debtors and Prepayments					
Supplier payments for future trips	Page 4		£6,984.50	£6,984.50	£7,353.00
Amounts due from Groups	Page 5		£41.22	£41.22	£208.36
Advance payment for planning meeting		£2,000.00		£2,000.00	
		£2,000.00	£7,025.72	£9,025.72	£7,561.36
Creditors: amounts falling due within one year					
Subscriptions in advance for 2024-25		£9,702.51		£9,702.51	£9,211.25
Trips advance receipts/payments	Page 4		£11,959.26	£11,959.26	£11,192.00
Trips Accruals Carried Forward	Page 4	£210.00	£278.91	£488.91	£141.50
Groups advance receipts/payments	Page 5		£2,529.00	£2,529.00	£1,975.00
Groups Cash advance receipts	Page 5		£147.39	£147.39	
		£9,912.51	£14,914.56	£24,827.07	£22,519.75
Total net assets		£29,729.17	£5,985.50	£35,714.67	£34,933.20
Accumulated Funds					
Balances brought forward		£29,181.20	£5,752.00	£34,933.20	£37,697.27
Surplus (Loss) for the year		£546.75	£344.55	£891.30	(£2,764.07)
Prior Year Adjustments		£1.22	(£111.05)	(£109.83)	
Balance carried forward		£29,729.17	£5,985.50	£35,714.67	£34,933.20

Notes to the financial statements for the year ended 31st July 2024

1 Basis of preparation

These accounts have been prepared under the historical cost convention on an accrual basis, with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011. The format of the Accounts have been revised to more closely match the presentation requirements of FAS 102 and the Act

2 Accounting policies

Income Income is recognised when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Volunteer help The value of any voluntary help is not included in the accounts but is described in the trustees Annual Report.

Income from membership subscription Subscriptions are recognised in the accounting period to which they relate. Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Deferred income Deferred income is carried forward to the period to which it relates.

Creditors The charity has creditors which are measured at settlement amounts.

Tangible fixed assets for use by the charity Fixed assets are not capitalised unless costing in excess of £1,000.

Trips Accounting Policy: Any surplus or deficit on a trip is recognised in the accounting period when the trip takes place.

Groups Accounting Policy: Groups are set up to be self-funding, and we do not anticipate any surplus or deficit on their activities.

Trips Accounts for the year ended 31st July 2024

Trip	Balance bf	Total Receipts	Total Payments	Sums due	Surplus	Balance cf
Trips taken in 2023-24						
Riviera 2 Rebate		£278.91		£278.91	£278.91	(£278.91)
Miscellaneous		£149.50	£589.97		(£440.47)	
Riviera		£3,754.21	£3,754.21		£0.00	
Sculpture Park	(£294.00)	£375.00	£50.00		£31.00	
Kelmscott	£1,635.00	£47.50	£1,702.00		(£19.50)	
La Cage	£368.00	£245.00	£670.00		(£57.00)	
Romeo	£987.00	£855.00	£2,050.00		(£208.00)	
Crazy	(£35.00)	£733.50	£830.50		(£132.00)	
Beatles	£230.00	£2,381.00	£2,414.20		£196.80	
Warners	(£150.00)	£150.00			£0.00	
Hamnet	(£198.00)	£772.80	£654.50		(£79.70)	
Karl Jenkins	£896.40	£1,670.15	£2,521.60		£44.95	
Swan Lake	£400.00	£3,456.00	£3,892.10		(£36.10)	
Heath Robinson		£920.00	£745.00		£175.00	
Coventry		£1,272.00	£1,202.50		£69.50	
Rutter 2023		£2,317.99	£2,328.33		(£10.34)	
Circle		£2,759.00	£2,764.99		(£5.99)	
Bognor		£150.00	£157.35		(£7.35)	
Bridlington		£150.00	£150.00		£0.00	
Thenford		£1,363.25	£1,363.25		£0.00	
Winchester		£933.00	£825.00		£108.00	
Xmas Lights		£880.00	£836.52		£43.48	
Wimbledon		£1,596.00	£1,578.00		£18.00	
Bushey		£793.00	£665.00		£128.00	
Bosworth		£665.00	£756.00		(£91.00)	
3 men		£3,861.63	£3,859.00		£2.63	
Anglesey		£1,049.00	£909.60		£139.40	
Lovely War		£1,656.15	£1,699.30		(£43.15)	
St Pancras		£320.00	£300.00		£20.00	
Bentley		£1,244.26	£1,155.40		£88.86	
Hever		£1,660.36	£1,597.34		£63.02	
Windsor Dolls House		£3,400.80	£3,312.50		£88.30	
Chartwell		£991.50	£995.30		(£3.80)	
39 Steps		£2,113.10	£2,130.00		(£16.90)	
Totals in 2023-24	£3,839.40	£44,964.61	£48,459.46	£278.91	£344.55	(£278.91)
Prior Year Receipts/Payments	(£3,839.40)	£11,192.40	£7,353.00			
Totals for 2023-24 Trips	£0.00	£56,157.01	£55,812.46	£278.91	£344.55	(£278.91)
Future Trips (2024-25)						
Liverpool			£150.00			(£150.00)
Fiddler 8/8		£2,199.20	£1,614.50			£584.70
White Xmas 29/12		£1,340.00	£1,680.00			(£340.00)
Thursford 22/11		£100.00	£250.00			(£150.00)
Havana 27/11		£2,220.00	£2,700.00			(£480.00)
Motown 12/12		£500.00	£440.00			£60.00
Weymouth 2/25			£150.00			(£150.00)
Chorus Line 22/8		£2,520.00				£2,520.00
Rutter 5/12/24		£1,650.06				£1,650.06
Face the Music 5/11		£1,430.00				£1,430.00
Future Trips Totals	£0.00	£11,959.26	£6,984.50	£0.00	£0.00	£4,974.76

BANK RECONCILIATION	
Opening Balance	£9,062.88
Less balances bf	(£3,839.40)
Add Net surplus	£344.54
Add Balances cf	£4,974.76
Closing Balance	£10,542.78

Groups Accounts for the year ended 31st July 2024

Annual Totals	Balance from 2022-23	Cumulative Group Income	Cumulative Group Expenditure	Balance on 31-07-2024
Groups in Credit				
Badminton 1 (HSV)	£554.21	£4,531.93	£4,076.00	£1,010.14
Badminton 2 (WL)	£371.71	£1,787.00	£1,912.66	£246.05
Badminton 3 (HSV)	(£206.79)	£1,327.50	£996.00	£124.71
Bridge for All	£21.54	£2,297.75	£2,250.00	£69.29
Cribbage 1	£120.45	£0.00	£0.00	£120.45
Cycling Group	£3.83	£0.00	£0.00	£3.83
Drawing & painting	£121.30	£738.00	£738.00	£121.30
Exploring London 3	£0.00	£280.00	£280.00	£0.00
Garden Visits 1	£0.00	£0.00	£0.00	£0.00
Garden Visits 2	£0.60	£220.00	£220.00	£0.60
History 4	£0.00	£118.00	£118.00	£0.00
Italian	£2.00	£0.00	£0.00	£2.00
Jazz in 3rd Age	£313.34	£1,588.00	£1,405.00	£496.34
Philosophy	£42.20	£900.00	£787.65	£154.55
S&T Group	(£2.00)	£2.03	£0.00	£0.03
Singing Group	£74.99	£530.00	£569.42	£35.57
Table Tennis 1	£78.49	£445.00	£503.75	£19.74
Table Tennis 2	£38.40	£461.00	£485.00	£14.40
Table Tennis 5	£138.90	£647.10	£676.00	£110.00
Incorrect Account Transfers	£0.00	£15.00	£15.00	£0.00
Groups in Credit Totals	£1,673.17	£15,888.31	£15,032.48	£2,529.00
Groups in Deficit				
Table Tennis 4	£0.00	£577.13	£618.00	(£40.87)
Ukulele 1	£40.65	£1,048.00	£1,089.00	(£0.35)
Groups in Deficit Totals	£40.65	£1,625.13	£1,707.00	(£41.22)

Groups Cash Turnover	£52.39	£3,179.50	£3,084.50	£147.39
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Overall Totals for Groups	£1,766.21	£20,692.94	£19,823.98	£2,635.17
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Groups' Bank Account Float				
Lloyds Account Float	£696.39			£696.39

Opening Balances	
Lloyds Groups Account	£2,410.25
Groups Cash in Hand	£52.39
Bank Receipts	£17,513.44
Payments	£16,739.48
Closing Balances	
Lloyds Groups Account	£3,184.17
Groups Cash in Hand	£147.39
Total Groups Balance	£3,331.56

Bank Ac 31st July 2024	£3,184.17
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Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of St Albans U3A

On accounts for the year ended 31 July 2024 **Charity no (if any)** 1035678

Set out on pages 2 to 5

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

It is my responsibility to:

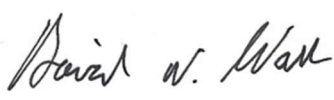
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act and SORP (FRS102))
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with applicable 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 the 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 statement below.

Independent examiner's statement I have completed my examination. I confirm that no matter has come to my attention 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;
- and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act, and SORP (FRS102) have not been met.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 4th November 2024

Name: David Wall

Relevant professional qualification(s) or body: ACA (ICAEW)

Address: 3, Park Avenue, St Albans, AL1 4PB

ST ALBANS U3A

England & Wales - Charity number 1035678

Accounts



Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2023

Trustees Annual Report for the year ended 31st July 2023

Objects and Activities

St Albans u3a was formed in 1987 and is a self-financing self-help charity affiliated to the national body – the Third Age Trust – run by and for our members. Our objectives are to advance education and to provide facilities for leisure-time and recreational activities for, in particular, people in their Third Age residing in the St Albans area. Membership is open to all people who are no longer in full time employment, irrespective of race, religion, politics or sexual orientation. We run a wide range of activities, including theatre visits, learning languages, walking, arts and crafts, and many kinds of sporting activities. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Advancements and Achievements

St Albans u3a has approximately 1,300 members who have enriched their education and well-being through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to educational and special interest visits organised as trips. Physical activities and face-to-face meetings have now fully resumed after the disruption caused by Covid-19, and Zoom meetings are now only used for discussions where people are geographically remote.

Financial Review

During the year we achieved our objective of being self-financing, and on 31st July 2023 we held reserves of £34,933.20, which are sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future.

The Reserves have decreased from the previous year as planned, although not as much as anticipated because of the growth in membership numbers. If this trend in increased membership continues then either a reduction in the amount of the subscription, or a repeat of the 6-month extension of the payment date for subscriptions which was made in 2021, may be necessary to keep the Reserves to an acceptable level. However, with current rates of inflation we still expect that over the next 4-5 year period the Reserves will decrease to the target figure of £20,000 without requiring any change in the annual membership subscription.

We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers and in other capacities.

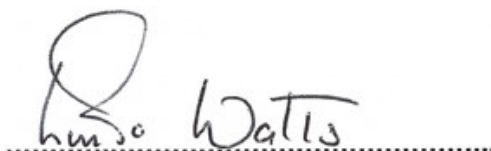
Structure, Governance and Management

St Albans u3a is an unincorporated members association and a member of the Third Age Trust, and is governed by a Constitution adopted by members on 6th September 2017. Management is vested in the Executive Committee, members of which are Trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and general Committee Members to a maximum total of 12 people. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.


Names of the charity trustees during the year ended 31st July 2023:

Chairman	Linda Watts				
Deputy Chairman	Roger Street	Norman Hart			
Treasurer	Paul England				
Secretary	Graham Hopkins				
Committee Members:	Manjit Rostom	Jean Eaton	Joyce Carey	Jackie Aldridge	Gillian Dear

Dated 10th October 2023



Linda Watts (Chairman)



Paul England (Treasurer)

St Albans U3A

Income and Expenditure Account for the year ended 31 July 2023

Unrestricted fund

	Notes	2022-2023		2021-2022	
		Items	Totals	Items	Totals
Income					
Membership subscriptions for current year		£9,596.25		£8,811.50	
Membership subscriptions from previous year		£8,411.50			
Net surplus/deficit on Courses				£86.75	
Sale of goods less purchases				(£13.39)	
Donations		£60.00			
Fixed Term Deposit Interest		£69.29			
			£18,137.04		£8,884.86
Expenditure					
Third Age Trust Costs					
TAT Subscription, TAT Magazine		£7,987.43		£4,132.00	
TAT Conference				£46.15	
General Meetings					
Speakers fees, expenses		£2,056.80		£1,991.30	
Hall Rent for General Meetings		£3,293.20		£3,121.25	
Membership; refreshments		£216.72		£0.00	
Equipment purchase & hire		£1,578.34		£1,162.50	
Communication					
Newsletter		£2,782.20		£2,060.00	
Printing, Postage, Stationery, Telephone		£236.27		£467.80	
Website		£1,071.90		£999.96	
Licences		£210.68		£472.06	
Membership Expenses					
Go Cardless Fees		£90.84		£93.15	
Other Expenses					
Executive Committee Misc Expenses				£4.75	
Gifts for Retiring Members				£379.31	
U3A Day		£2,213.32		£131.37	
Bank Charges (HSBC)				£10.00	
			£21,737.70		£15,071.60
Net surplus (loss) on General Account			(£3,600.66)		(£6,186.74)
Net surplus (loss) on Trips Accounts	page 4		£850.22		£466.08
Net surplus (loss) on Groups Accounts	page 5		(£13.63)		£0.00
Total surplus (loss) for year			(£2,764.07)		(£5,720.66)

St Albans U3A

Balance Sheet at 31 July 2023

	Notes	2022-2023		2021-2022	
		Items	Totals	Items	Totals
Current Assets					
Cash at bank and in hand					
Lloyds Bank - General account		£18,301.03		£31,005.13	
Lloyds Bank - Trips account	page 4	£9,062.88		£4,258.91	
Lloyds Bank Group Account	page 5	£2,410.24		£2,588.20	
Shawbrook Bank 1 year Fixed Term Deposit				£10,100.00	
Cambridge & Counties 1 year Bond		£20,000.00			
Cash in hand (Treasurer + Groups)		£117.44		£99.69	
			£49,891.59		£48,051.93
Creditors: amounts falling due within one year					
Subscriptions in advance		£9,211.25		£8,411.50	
GoCardless Debit (refund)				£14.69	
Trips advance receipts/payments	page 4	£3,839.40		£288.65	
Trips Receipts due 2023-24	page 4	£0.00		(£278.00)	
Accruals Carried Forward	page 4	£125.00			
Amount owing to Trips Ac from General Ac		£16.50			
Groups advance receipts/payments	page 5	£1,713.85		£1,878.18	
Groups Cash advance receipts	page 5	£52.39		£39.64	
			£14,958.39		£10,354.66
Total net assets			£34,933.20		£37,697.27
Unrestricted Fund					
Balance brought forward			£37,697.27	£43,417.93	
Surplus (Loss) for the year			(£2,764.07)	(£5,720.66)	
Balance carried forward			£34,933.20		£37,697.27

Notes to the financial statements for the year ended 31st July 2023

1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011.

2 Accounting policies

Income

Income is recognised when the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Volunteer help

The value of any voluntary help is not included in the accounts but is described in the trustees annual report.

Income from membership subscription

Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Deferred income

No material item of deferred income has been included in these accounts.

Creditors

The charity has creditors which are measured at settlement amounts.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost.

St Albans U3A

Trips Accounts for the year ended 31st July 2023

	Balance B/F from 2021-22	Total Receipts per Trip	Total Payments in year	Sums Due	Surplus/ deficit for year	C/F to 2023-2024
Miscellaneous	(£278.00)	£461.15	£165.55		£17.60	
Madeira		£2,096.01	£2,096.01		£0.00	
Beethoven	£64.85	£827.49	£860.48		£31.86	
Richard III		£843.50	£636.50	£16.50	£223.50	
Xmas carol	£642.50	£1,751.80	£2,401.25		(£6.95)	
Upstart Crow	(£82.00)	£886.30	£928.20		(£123.90)	
Windsor	£19.80	£105.00	£235.90		(£111.10)	
Mamma Mia	(£25.00)	£2,051.25	£2,170.45		(£144.20)	
Nidd Hall	(£150.00)	£242.40	£105.60		(£13.20)	
Green Island Gardens	(£20.00)	£1,203.00	£1,205.00		(£22.00)	
Nymans	(£120.00)	£481.00	£156.75		£204.25	
Eltham		£1,068.30	£1,040.25		£28.05	
Best Exotic Marigold Hotel		£1,539.00	£1,556.00		(£17.00)	
Noises Off	(£41.50)	£646.50	£545.00		£60.00	
Hay Fever		£2,246.00	£2,190.00		£56.00	
Blenheim		£1,594.95	£1,666.50		(£71.55)	
Xmas Lights		£866.50	£722.03		£144.47	
Tempest		£1,775.70	£1,886.25		(£110.55)	
Cinderella		£3,006.94	£3,011.40		(£4.46)	
La Cage aux Folies 10/8		£1,943.00	£1,575.00			£368.00
Bourmouth		£6,352.00	£6,352.00		£0.00	
We Will Rock You		£2,942.00	£2,772.25	(£141.50)	£28.25	
Magic Flute		£2,331.00	£2,302.50		£28.50	
Hughendon		£674.00	£608.00		£66.00	
Bruges		£2,199.88	£2,089.56		£110.32	
Highgate		£1,262.98	£1,185.00		£77.98	
Brighton		£686.00	£664.00		£22.00	
Hyde Hall		£1,153.30	£1,067.55		£85.75	
As you Like it		£2,229.00	£2,236.25		(£7.25)	
Crazy for You 13/10		£1,659.00	£1,694.00			(£35.00)
Bletchley		£1,595.92	£1,471.50		£124.42	
Beatles 6/12		£425.00	£195.00			£230.00
Belvoir		£1,338.60	£1,337.65		£0.95	
Hamnet 4/1		£2,376.00	£2,574.00			(£198.00)
Frank and Percy		£2,769.80	£2,585.00		£184.80	
Waterperry		£1,018.68	£1,031.00		(£12.32)	
Kelmscott 9/8		£1,710.00	£75.00			£1,635.00
Karl Jenkins 10/3		£896.40				£896.40
Sculture Park 3/8		£796.00	£1,090.00			(£294.00)
Romeo and Juliet 7/9		£987.00				£987.00
Swan Lake 20/6		£400.00				£400.00
Warners 11/12			£150.00			(£150.00)
Totals	£10.65	£61,438.35	£56,634.38	(£125.00)	£850.22	£3,839.40

Opening bank balance	£4,258.91
Balance of receipts for trips bf	(£10.65)
Net surplus from this year's trips	£850.22
Net bal for future years trips cf	£3,839.40
Add accruals cf	£125.00
Closing Bank Balance	£9,062.88

St Albans U3A

Groups Accounts for the year ended 31st July 2023

Groups Finances Financial Year 2022-2023				
Annual Totals	Balance from 2021-22	Cumulative Group Income	Cumulative Group Expenditure	Balance on Group Account
Badminton 1 (HSV)	£986.21	£3,544.00	£3,976.00	£554.21
Badminton 2 (WL)	£262.62	£1,884.00	£1,774.91	£371.71
Badminton 3 (HSV)	(£86.29)	£830.50	£951.00	(£206.79)
Bridge Beginners	(£10.63)	£0.00	£0.00	£0.00
Bridge for All	£174.04	£1,722.50	£1,875.00	£21.54
Canasta 2	£84.00	£0.00	£84.00	£0.00
Cribbage 1	£120.45	£0.00	£0.00	£120.45
Cycling Group	£3.83	£0.00	£0.00	£3.83
Drawing & painting	£121.30	£585.50	£585.50	£121.30
Exploring London 3	£0.00	£270.00	£270.00	£0.00
Garden Visits 2	£0.60	£292.50	£292.50	£0.60
History 4	£0.00	£0.00	£0.00	£0.00
Italian	£2.00	£900.00	£900.00	£2.00
Jazz in 3rd Age	£403.84	£670.00	£760.50	£313.34
Natural History 1	£127.50	£0.00	£127.50	£0.00
Philosophy	£0.00	£774.25	£732.05	£42.20
S&T Group	(£2.00)	£0.00	£0.00	(£2.00)
Singing Group	(£0.01)	£510.00	£435.00	£74.99
Table Tennis 1	(£106.76)	£681.00	£495.75	£78.49
Table Tennis 2	(£113.85)	£669.00	£516.75	£38.40
Table Tennis 3	(£3.00)	£0.00	£0.00	£0.00
Table Tennis 5	(£44.35)	£872.25	£689.00	£138.90
Ukulele 1	(£41.35)	£952.00	£870.00	£40.65
Ukulele 4	£0.03	£0.00	£0.00	£0.03
	£1,878.18	£15,157.50	£15,335.46	£1,713.85

Groups Cash	£39.64	£1,445.35	£1,432.60	£52.39
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Bank Account Float				
Lloyds Account Float	£710.02		£13.63	£696.39

Opening Balances	
Lloyds Groups Account	£2,588.20
Groups Cash in Hand	£39.64
Receipts	£16,602.85
Payments	£16,768.06
Closing Balances	
Lloyds Groups Account	£2,410.24
Groups Cash in Hand	£52.39
Total Groups Balance	£2,462.63

Report to the trustees/
members of

Charity Name
St Albans U3A

On accounts for the year
ended

31st July 2023

Charity no
(if any)

1035678

Set out on pages

2 to 5

(remember to include the page numbers of additional sheets)

Responsibilities and basis of
report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st July 2023

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

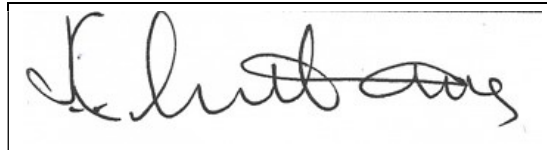
**Independent
Examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

10th October 2023

Name:

John G Milbourn

Relevant professional
qualification(s) or body

FCA

Address:

83 King Harry Lane, St Albans, AL3 4AS

ST ALBANS U3A

England & Wales - Charity number 1035678

Accounts



Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2022

Trustees Annual Report for the year ended 31st July 2022

Objects and Activities

St Albans u3a was formed in 1987 and is a self-financing self-help charity affiliated to the national body – the Third Age Trust – run by and for our members. Our objectives are to advance education and to provide facilities for leisure-time and recreational activities for, in particular, people in their Third Age residing in the St Albans area. Membership is open to all people who are no longer in full time employment, irrespective of race, religion, politics or sexual orientation. We run a wide range of activities, including theatre visits, learning languages, walking, arts and crafts, and many kinds of sporting activities. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Advancements and Achievements

St Albans u3a has over 1,100 members who have enriched their education and well-being through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to educational and special interest visits organised as trips. Physical activities and face-to-face meetings were curtailed in 2021 because of Covid-19 restrictions, but we have been able to continue significant educational and social activities using the internet, particularly with the use of Zoom licences. As Covid-19 incidence has decreased in 2022 we have resumed more face-to-face and hybrid meetings.

Financial Review

During the year we achieved our objective of being self-financing, and at 31st July 2022 we held reserves of £37,697.27, which are sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future.

Although we reduced the Membership Subscription in 2018 to decrease the Reserves over a 4-5 year period, two years of restrictions in response to Covid-19 resulted in a lower than anticipated expenditure during this period. As a consequence of the additional increase in Reserves reported for the year 2020-21, payment of the membership subscription for the current financial year was delayed by six months. This has resulted in a reduction in our Reserves by approx. £6,000. Over the next 4-5 year period, assuming a continuation of the current slow growth in membership and an average rate of national inflation of 8%, the Reserves are projected to decrease to the target figure of £20,000 without requiring any increase in the annual membership subscription.

We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers and in other capacities.

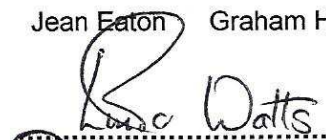
Structure, Governance and Management

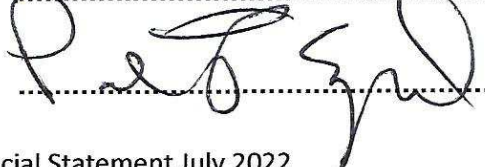
St Albans u3a is an unincorporated members association and a member of the Third Age Trust and is governed by a Constitution adopted by members on 6th September 2017. Management is vested in the Executive Committee, members of which are Trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and general Committee Members to a maximum total of 12 people. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.

Names of the charity trustees during the year ended 31st July 2022:

Chairman	Linda Watts				
Deputy Chairman	Roger Street	Norman Hart			
Treasurer	Paul England				
Secretary	Gillian Dear				
Committee Members:	Manjit Rostom	Jean Eaton	Graham Hopkins	Joyce Carey	Jackie Aldridge
	Sara Baker				

Dated 6th October 2022


 Linda Watts (Chairman)


 Paul England (Treasurer)

St Albans U3A

Income and Expenditure Account for the year ended 31 July 2022

Unrestricted fund

	Notes	2021-2022		2020-2021	
		Items	Totals	Items	Totals
Income					
Donations by subscription		£8,811.50		£16,160.00	
Herts Network Refund		£86.75			
Sale of Diaries less purchases		(£13.39)		(£0.00)	
TAT Donation (u3a Day)				£100.00	
Rental Refunds				£390.00	
Fixed Term Deposit Interest				£111.72	
			£8,884.86		£16,761.72
Expenditure					
Third Age Trust Costs					
TAT Subscription, TAT Magazine		£4,132.00		£5,078.56	
TAT Conference		£46.15		£0.00	
General Meetings					
Speakers fees, expenses		£1,991.30		£995.00	
Hall Rent for General Meetings		£3,121.25		£195.00	
Membership; refreshments		£0.00		£0.00	
Equipment purchase & hire		£1,162.50		£0.00	
Communication					
Newsletter		£2,060.00		£1,787.20	
Printing, Postage, Stationery, Telephone		£467.80		£281.68	
Website		£999.96		£999.96	
Licences		£472.06		£757.42	
Membership Expenses					
Go Cardless Fees		£93.15		£98.10	
Other Expenses					
Executive Committee Misc Expenses		£4.75		£58.40	
Gifts for Retiring Members		£379.31		£121.49	
U3A Day		£131.37		£115.20	
HSBC Bank Charges		£10.00			
			£15,071.60		£10,488.01
Net surplus (loss) on General Account			(£6,186.74)		£6,273.71
Net surplus (loss) on Trips Accounts	page 4		£466.08		(£216.09)
Net surplus (loss) on Groups Accounts	page 5		£0.00		£0.00
Total surplus (loss) for year			(£5,720.66)		£6,057.62

Balance Sheet at 31 July 2022

	Notes	2021-2022		2020-2021	
		Items	Totals	Items	Totals
Current Assets					
Cash at bank and in hand					
Lloyds Bank - General account		£31,005.13		£28,653.56	
Lloyds Bank - Trips account	page 4	£4,258.91		£2,634.68	
Lloyds Bank Group Account	page 5	£2,588.20		£1,266.65	
HSBC - Holding account		£0.00		£10,267.57	
Shawbrook Bank 1 year fixed term		£10,100.00			
Cash in hand (Treasurer + Groups)		£99.69		£136.34	
			£48,051.93		£42,958.80
Creditors: amounts falling due within one year					
Subscriptions in advance		£8,411.50		£75.00	
Earlier Year Subscriptions				(£55.00)	
GoCardless Debit (Refund)		£14.69		£29.60	
Trips advance receipts/payments	page 4	£288.65		(£797.00)	
Trips Receipts due 2022-23	page 4	(£278.00)			
Trips Account Refunds	page 4			(£350.50)	
Groups advance Receipts (Payments)	page 5	£1,878.18		£556.63	
Groups Cash advance Receipts	page 5	£39.64		£82.14	
			£10,354.66		(£459.13)
Total net assets			£37,697.27		£43,417.93
Unrestricted Fund					
Balance brought forward		£43,417.93		£37,360.31	
Surplus (Loss) for the year		(£5,720.66)		£6,057.62	
Balance carried forward			£37,697.27		£43,417.93

Notes to the financial statements for the year ended 31st July 2022**1 Basis of preparation**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011.

2 Accounting policies**Income**

Income is recognised when the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Volunteer help

The value of any voluntary help is not included in the accounts but is described in the trustees annual report.

Income from membership subscription

Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Deferred income

No material item of deferred income has been included in these accounts.

Creditors

The charity has creditors which are measured at settlement amounts.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost.

St Albans U3A

Trips Accounts for the year ended 31st July 2022

	Balance B/F from 2020-21	Total Receipts per Trip	Total Payments in year	Sums Due	Surplus/ deficit for year	C/F to 2022-2023
Miscellaneous	(£5.00)	£734.84	£1,097.56		(£357.72)	
Just Go		£7,369.50	£7,169.50		£200.00	
Lords	£81.00	£115.50	£60.00		(£25.50)	
Carousel	£111.00	£324.00	£36.00		£177.00	
Sculpture Park	£224.00	£912.00	£565.00		£123.00	
Comedy	£736.50	£1,470.00	£710.00		£23.50	
Saville Gardens		£1,430.00	£1,300.00		£130.00	
Hillier		£952.50	£969.00		(£16.50)	
Night Mother		£1,043.00	£954.50		£88.50	
Studley Castle		£2,274.00	£2,327.00		(£53.00)	
Xmas Lights		£720.00	£654.94		£65.06	
John Rutter		£1,372.68	£1,337.12		£35.56	
Xmas at Kew		£1,650.00	£1,704.50		(£54.50)	
Nutcracker		£1,452.28	£1,408.00		£44.28	
2 Cigarettes		£945.00	£990.00		(£45.00)	
Madeira		£827.00	£940.00		(£113.00)	
Newquay		£0.00	£150.00	£150.00	£0.00	
Folkestone		£360.00	£360.00		£0.00	
Legally Blond		£1,912.00	£1,824.50		£87.50	
La Boheme		£1,631.53	£1,631.63		(£0.10)	
My Fair Lady		£1,814.50	£1,911.25		(£96.75)	
Oxford		£2,253.40	£2,067.40		£186.00	£0.00
Cambridge		£586.50	£590.00		(£3.50)	
Beethoven		£1,401.05	£1,336.20			£64.85
Wisley		£1,311.60	£1,257.20		£54.40	
Richard III		£1,185.00	£1,185.00			£0.00
Hinton		£640.50	£651.00		(£10.50)	
Hendon		£364.00	£335.00		£29.00	
Noises Off		£1,808.50	£1,850.00			(£41.50)
Beaulieu		£1,648.75	£1,723.00		(£74.25)	
Barefoot in the Park		£3,098.50	£2,975.00		£123.50	
Xmas carol		£642.50				£642.50
Upstart Crow		£1,268.00	£1,350.00			(£82.00)
Hampton Court		£1,120.00	£1,298.90	£128.00	(£50.90)	
Windsor		£1,611.00	£1,591.20			£19.80
Mamma Mia		£170.00	£195.00			(£25.00)
Green Island Garden		£0.00	£20.00			(£20.00)
Nymans		£515.00	£635.00			(£120.00)
Nidd Hall		£0.00	£150.00			(£150.00)
Totals	£1,147.50	£48,934.63	£47,310.40	£278.00	£466.08	£288.65

Opening bank balance	£2,634.68
Payments brought forward	£1,147.50
Surplus for the year	£466.08
Net receipts carried forward	£288.65
Receipts due next year	(£278.00)
Closing bank balance	£4,258.91

St Albans u3a

Groups Accounts for Year Ending 31st July 2022

	Balance from 2020-21	Cumulative Group Income	Cumulative Group Expenditure	Balance on Group Acc't
Badminton 1 (HSV)	£153.21	£4,165.00	£3,332.00	£986.21
Badminton 2 (WL)	£163.12	£1,237.75	£1,138.25	£262.62
Badminton 3 (HSV)	(£134.29)	£1,314.00	£1,266.00	(£86.29)
Bridge Beginners	(£402.63)	£392.00	£0.00	(£10.63)
Bridge improvers	£94.54	£1,392.00	£1,312.50	£174.04
Canasta 2	£36.00	£192.00	£144.00	£84.00
Cribbage 1	(£23.70)	£312.15	£168.00	£120.45
Cycling Group	£3.83	£0.00	£0.00	£3.83
Drawing & painting	£108.30	£620.00	£607.00	£121.30
Exploring London 3	£0.00	£176.00	£176.00	£0.00
Garden Visits 1	£0.00	£645.00	£645.00	£0.00
Garden Visits 2	£0.60	£249.50	£249.50	£0.60
History 4	£0.00	£199.50	£199.50	£0.00
Italian	£0.00	£602.00	£600.00	£2.00
Jazz in 3rd Age	£461.09	£1,083.00	£1,140.25	£403.84
Natural History 1	£0.00	£127.50	£0.00	£127.50
Philosophy	£5.00	£80.00	£85.00	£0.00
S&T Group	(£2.00)	£0.00	£0.00	(£2.00)
Singing Group	£58.49	£315.00	£373.50	(£0.01)
Table Tennis 1	£14.74	£483.00	£604.50	(£106.76)
Table Tennis 2	£18.65	£472.00	£604.50	(£113.85)
Table Tennis 3	(£3.00)	£0.00	£0.00	(£3.00)
Table Tennis 5	£4.65	£693.00	£742.00	(£44.35)
Ukulele 1	£0.00	£789.65	£831.00	(£41.35)
Ukulele 4	£0.03	£0.00	£0.00	£0.03
Annual Totals	£556.63	£15,540.05	£14,218.50	£1,878.18

Groups Cash Totals	£82.14	£774.00	£816.50	£39.64
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Bank Account Float				
Lloyds Account Float	£710.02			£710.02

Opening Balances	
Lloyds Groups Account	£1,266.65
Groups Cash in Hand	£82.14
Receipts	£15,540.05
Payments	£14,218.50
Closing Balances	
Lloyds Groups Account	£2,588.20
Groups Cash in Hand	£39.64
Total Groups Balance	£2,601.14



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
St Albans U3A

**On accounts for the year
ended**

31st July 2022

**Charity no
(if any)**

1035678

Set out on pages

2 to 5

(remember to include the page numbers of additional sheets)

**Responsibilities and basis of
report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st July 2022

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

6 - 10 - 22

Name:

John G Milbourn

**Relevant professional
qualification(s) or body**

FCA

Address:

83 King Harry Lane, St Albans, AL3 4AS

ST ALBANS U3A

England & Wales - Charity number 1035678

Accounts



Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2021

Trustees Annual Report for the year ended 31st July 2021

Objects and Activities

St Albans u3a was formed in 1987 and is a self-financing self-help charity affiliated to the national body – the Third Age Trust – run by and for our members. Our objectives are to advance education and to provide facilities for leisure-time and recreational activities for, in particular, people in their Third Age residing in the St Albans area. Membership is open to all people who are no longer in full time employment, irrespective of race, religion, politics or sexual orientation. We run a wide range of activities, including theatre visits, learning languages, walking, arts and crafts, and many kinds of sporting activities. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Advancements and Achievements

St Albans u3a has over 1,100 members who have enriched their education through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to interesting visits organised as trips. Many physical activities and face-to-face meetings have been curtailed because of Covid restrictions during this year, but we have been able to continue significant educational and social activities using the internet, particularly with the use of Zoom licences.

Financial Review

During the year we achieved our objective of being self-financing, and at 31st July 2021 we held reserves of £43,417.93, which are sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future.

Although we reduced the Membership Subscription in 2018 to decrease the Reserves over a 4-5 year period, two years of restrictions in response to Covid-19 has resulted in a lower than anticipated expenditure for the past two years. As a consequence of the additional increase in Reserves this year, we have delayed the payment of the membership subscription by six months. This will result in a one-off reduction in our Reserves by the end of the current financial year of approx. £9,000, and over the subsequent 4-5 year period the Reserves are projected to decrease to the target figure of £20,000 without any increase in the annual membership subscription.

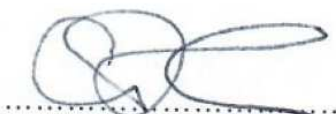
We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers and in other capacities.

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St Albans u3a is an unincorporated members association and a member of the Third Age Trust and is governed by a Constitution adopted by members on 6th September 2017. Management is vested in the Executive Committee, members of which are Trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and general Committee Members to a maximum total of 12 people. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.

Names of the charity trustees during the year ended 31st July 2021:

Chairman	Christine Gowens				
Deputy Chairman	Patricia Kearley				
Treasurer	Paul England				
Secretary	Graham Hopkins				
Committee Members:	Roger Street	Linda Watts	Allan Parker	Norman Hart	Meg Macpherson
	Manjit Rostom				



Christine Gowens (Chairman)

Dated 5th October 2021

St Albans u3a

Income and Expenditure Account for the year ended 31 July 2021

Unrestricted fund

	Notes	2020-2021		2019-2020	
		Items	Totals	Items	Totals
Income					
Donations by subscription		£16,160.00		£17,818.50	
Sale of goods less purchases		(£0.00)		£1.00	
Net surplus/deficit on Courses		£0.00		£0.00	
TAT Donation (u3a Day)		£100.00			
Hall Hire Refunds		£390.00			
Fixed Term Deposit Interest		£111.72		£271.80	
			£16,761.72		£18,091.30
Expenditure					
Third Age Trust Costs					
TAT Subscription, TAT Magazine		£5,078.56		£5,949.52	
TAT Conference		£0.00		£80.50	
General Meetings					
Speakers fees, expenses		£995.00		£732.00	
Hall Rent for General Meetings		£195.00		£2,350.00	
Membership; refreshments		£0.00		£401.67	
Equipment purchase & hire		£0.00		£303.79	
Communication					
Newsletter		£1,787.20		£2,156.11	
Printing, Postage, Stationery, Telephone		£281.68		£1,328.24	
Website		£999.96		£1,115.14	
Licences		£757.42		£326.96	
Membership Expenses					
Go Cardless Fees		£98.10		£63.50	
Other Expenses					
Executive Committee Misc Expenses		£58.40		£127.38	
Gifts for Retiring Members		£121.49		£50.00	
U3A Day		£115.20			
			£10,488.01		£14,984.81
Net surplus (loss) on General Account			£6,273.71		£3,106.49
Net surplus (loss) on Trips Account	page 4		(£216.09)		(£431.78)
Net surplus (loss) on Groups Account	page 5		£0.00		£0.00
Total surplus (loss) for year			£6,057.62		£2,674.71

Balance Sheet at 31 July 2021

	Notes	2020-2021		2019-2020	
		Items	Totals	Items	Totals
Current Assets					
Cash at bank and in hand					
Lloyds Bank - General account		£28,653.56		£27,557.47	
Lloyds Bank - Trips account	page 4	£2,634.68		£2,034.27	
Lloyds Bank - Group Account	page 5	£1,266.65		£1,763.80	
HSBC - Groups account	page 5	£0.00		£99.80	
HSBC - Holding Account		£10,267.57		£0.00	
Cambridge Building Society 1 year Bond		£0.00		£10,155.85	
Cash in hand (Treasurer + Groups)		£136.34		£133.34	
			£42,958.80		£41,744.53
Creditors: amounts falling due within one year					
Subscriptions in advance		£75.00		£5,112.50	
Subscriptions for 2020-21 banked in 2021-22		(£55.00)			
GoCardless Debit (Refund)		£29.60			
Trips advance receipts/payments	page 4	(£797.00)		(£797.50)	
Sums due as Refunds on Trips Account	page 4	(£350.50)		(£1,166.50)	
Groups advance receipts/payments	page 5	£556.63		£1,153.58	
Groups Cash advance receipts	page 5	£82.14		£82.14	
			(£459.13)		£4,384.22
Total net assets			£43,417.93		£37,360.31
Unrestricted Fund					
Balance brought forward		£37,360.31		£34,685.60	
Surplus (Loss) for the year		£6,057.62		£2,674.71	
Balance carried forward			£43,417.93		£37,360.31

Notes to the financial statements for the year ended 31st July 2021**1 Basis of preparation**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011.

2 Accounting policies**Income**

Income is recognised when the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Volunteer help

The value of any voluntary help is not included in the accounts but is described in the trustees annual report.

Income from membership subscription

Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Deferred income

No material item of deferred income has been included in these accounts.

Creditors

The charity has creditors which are measured at settlement amounts.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost.

St Albans u3a

Trips Accounts for the Year ending 31st July 2021

Trips in 2020-21	Balance b/f from 2019-20	Total Receipts per Trip	Total Payments in Year	Sums due as Refunds	Surplus/ Deficit for Year	Carried Forward to 2021/22
Bexhill		£536.20	£517.90		£18.30	
Carousel	£704.50	£1,049.00	£100.00			£244.50
Comedy of Errors		£313.50	£1,050.00			(£736.50)
Great Dixter	£93.00	£1,920.00	£2,021.50	£25.00	(£169.50)	
Leonardslee		£885.00	£888.00		(£3.00)	
Lords		£539.00	£620.00			(£81.00)
Portsmouth		£983.00	£942.50	(£30.00)	£10.50	
Sculpture Park			£224.00			(£224.00)
Miscellaneous		£15.00	£87.39		(£72.39)	
Net Sums from Previous Year Trips						
John Rutter Xmas	(£30.00)					
Royal Albert Hall (Classic FM) Refund	£822.00	£822.00				£0.00
St Pauls	(£30.00)					
Swan Lake	(£30.00)					
Upstart Crow (Note 1)	£355.50			£355.50		
Winters Tale Refund	£79.00	£79.00				£0.00
Drivers Tips			£90.00			
Totals	£1,964.00	£7,141.70	£6,541.29	£350.50	(£216.09)	(£797.00)

Note (1): Credit note for coach booking from 2019-20 c/f to 2021-22

Summary

Opening bank balance	£2,034.27
Add balances b/f	£1,964.00
Sums due as Refunds	(£350.50)
Less net deficit for year	(£216.09)
Less payments relating to next year's trips	(£797.00)
Closing bank balance	£2,634.68

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Groups Accounts for the Year ending 31st July 2021

	Balance from 2019-20	Cumulative Group Income	Cumulative Group Expenditure	Balance on Group acct
Architecture 1	£0.00			£0.00
Art Appreciation 4	£0.00			£0.00
Badminton 1 (HSV)	£571.76	£1,452.25	£1,870.80	£153.21
Badminton 2 (WL)	£163.12			£163.12
Badminton 3 (HSV)	£157.11	£639.00	£930.40	(£134.29)
Bridge Beginners	(£402.63)			(£402.63)
Bridge improvers	£94.54			£94.54
Canasta 2	£36.00			£36.00
Cribbage 1	(£23.70)			(£23.70)
Cycling Group	£3.83			£3.83
Drawing & painting	£108.30			£108.30
Exploring London 3	£0.00			£0.00
Garden Visits 1	£0.60			£0.60
Garden Visits 2	£0.00			£0.00
History 4	£0.00			£0.00
Jazz in 3rd Age	£281.09	£280.00	£100.00	£461.09
Philosophy	£0.00	£185.00	£180.00	£5.00
S&T Group	(£2.00)			(£2.00)
Singing Group	£58.49			£58.49
Table Tennis 1	£34.74	£162.00	£182.00	£14.74
Table Tennis 2	£31.15	£150.00	£162.50	£18.65
Table Tennis 3	(£3.00)			(£3.00)
Table Tennis 5	£44.15	£168.50	£208.00	£4.65
Ukulele 4	£0.03			£0.03
	£1,153.58	£3,036.75	£3,633.70	£556.63

Groups Cash Totals	£82.14	£0.00	£0.00	£82.14
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Bank Account Floats				
Float (HSBC Account)	£99.80			£0.00
Float (Lloyds Account)	£610.22			£710.22

Opening Balances	
Lloyds Groups Account	£1,763.80
HSBC Account	£99.80
Groups Cash in Hand	£82.14
Receipts	£3,036.75
Payments	(£3,633.70)
Closing Balances	
Lloyds Groups Account	£1,266.65
HSBC Groups Account	£0.00
Groups Cash in Hand	£82.14
Total Groups Balance	£1,348.79



**Independent examiner's report on the
accounts**

Section A Independent Examiner's Report

Report to the trustees/ members of	St Albans u3a		
On accounts for the year ended	31 July 2021	Charity no (if any)	1035678
	Set out on pages 2 to 5		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 July 2021

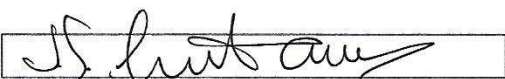
Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 5th October 2021

Name: John G Milbourn

Relevant professional qualification(s) or body (if any): FCA

Address: 83 King Harry Lane, St Albans, AL3 4AS