

# THE HARROGATE UNIVERSITY OF THE THIRD AGE

England & Wales · Charity number 1038457

## Details

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Other names	HARROGATE U 3 A
Status	Registered
Legal form	Other
Registered	1994-06-09
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	6 The Stables Old Road Harewood Leeds LS17 9HY
Phone	07775757956
Email	<a href="mailto:secretary@harrogateu3a.org.uk">secretary@harrogateu3a.org.uk</a>
Website	<a href="https://harrogate.u3asite.uk">https://harrogate.u3asite.uk</a>

## Activities

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**Objects:** 3. The charity's object ('the object') is 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 conducive to learning and personal development in Harrogate and its surrounding locality.

**Activities:** (i) to advance the education of older people no longer in full time gainful employment, in the Harrogate area(ii) to improve the conditions of life and social welfare of older people

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** HARROGATE AND ITS SURROUNDING LOCALITY
- North Yorkshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£52,846	£58,160	-	-
2024-08-31	£68,353	£58,658	-	-
2023-08-31	£56,025	£53,458	-	-
2022-08-31	£50,921	£47,000	-	-
2021-08-31	£17,217	£12,827	-	-

## Trustees

Name	Role	Appointed
Alison Thomas		2025-12-19
Beulah Chatten		2022-12-02
Cheryl Johnston		2020-12-03
Elizabeth Ann Walker		2025-12-19
Gillian Frances Clarkson		2025-12-19
Ian Munday		2021-07-31
JEFFREY JONES		2022-04-28
Jean Tennant		2024-11-29
Nicola Kendall		2022-12-02
Patricia Downing		2025-12-19
Susan Cottingham		2024-11-29

**THE HARROGATE UNIVERSITY OF THE THIRD AGE**

England & Wales - Charity number 1038457

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# Accounts

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**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months ended 31 July 2025**

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**HARROGATE u3a**

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE 11 MONTHS ENDED 31 JULY 2025**

**Unincorporated Members' Association**  
**Registered Charity 1038457**

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months ended 31 July 2025**

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**Harrogate u3a**  
Trustees Report and Unaudited Accounts  
For the 11 months ended 31 July 2025

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**Charity Information**

<b>Charity Register No.</b>	1038457
<b>Trustees (Committee) (at 31 July)</b>	Lorraine Lawson Cheryl Johnston Susan Cottingham Ian Munday (Chair) Jeffrey Jones (Treasurer) Stephen Hutchison (Vice-chair) Nicola Kendall (Charity Secretary) Beulah Chatten Jean Tennant Alison Thomas
<b>Secretary</b>	Nicola Kendall
<b>Registered Office</b>	12 Richmond Close Harrogate HG2 9AW
<b>Bankers</b>	Lloyds Bank plc Harrogate

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the 11 months ended 31 July 2025

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The Trustees present their report and the Accounts for the 11 months ended 31 July 2025.

#### **Background**

To repeat previous years and to remind members of some background details.

Harrogate u3a (Harrogate University of the Third Age) is an unincorporated association registered as a Charity with the Charity Commission. It is run by volunteers. The Charity Commission sets guidelines for financial reporting and requires Charities to comply with Charity legislation.

Hu3a, as a Charity, is able to claim gift aid on member subscriptions.

The Charity Commission permits all Charities with income levels of less than £250,000 to prepare accounts on a Receipts and Payments basis, which Harrogate u3a substantially does. In addition, only Charities with income levels above £500,000 are required to have an annual audit.

For Charities with income levels between £25,000 and £500,000, the Charity Commission requires only an independent examination of the Accounts and accounting records. Harrogate u3a falls into the latter category.

#### **Year 2024/2025**

We have changed the financial year-end to 31 July from here on. The financial year 2024/2025 is for an 11 months period to 31 July 2025. We believe that this will make the Financial Statements more understandable in the future.

To be clear, the member subscription year remains 1 September to 31 August and members can start to renew their annual subscriptions from 1 August each year. So, member subscriptions for 2025/2026 began to be renewed from 1 August 2025.

An analogy would be 'if one didn't pay one's insurance by the due date, then one wouldn't be insured'. Similarly, if your membership subscription is not paid (renewed) by 1 September, then technically you are not a member. However, we do have dispensations for members paying late. (though discouraged)

#### **Principal Activity**

The principal object of Harrogate u3a is unchanged and remains the education and personal development of its members.

Harrogate u3a is a self-help educational Charity where all rely on each other as members to make the organisation work. Hu3a is grateful and appreciative to those members who give so willingly of their time and talent to volunteer in any capacity.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the 11 months ended 31 July 2025

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#### **Public Benefit**

As required by Charity Law, the Trustees have considered their duties to ensure that the Charity operates in the public benefit. They have done so and believe that Harrogate u3a does operate in the public interest

#### **Committee**

There is the perennial challenge of maintaining the Committee with a full complement of members. This proves somewhat difficult at times. However, in recent years, we have ensured that all functions and responsibilities were fully covered by the appropriate trustees and volunteers.

In the longer term it is imperative that we have a steady source of volunteers to come forward to take on the many and varied roles necessary to run an organisation worthy of the name Harrogate u3a.

Your Committee continues to work hard to ensure that policies and procedures are up to date and that Harrogate u3a is operating legally

The Trustees' target is to hold between 6 and 12 months of total payments by way of cash and bank balances.

The current cash and bank status of Harrogate u3a compares favourably to the low cash and bank position existing prior to introducing an annual subscription of £16. This subscription level is comparable with many u3as in the region.

Given the cash and bank position of Harrogate u3a, your Committee has decided that it would be appropriate to continue to hold members' subscriptions at £16 per annum. This level of annual subscription will again be reviewed next year. See below for details all subscriptions rates.

#### **Third Age Trust**

As a member of the Third Age Trust, Hu3a enjoys many benefits, not only of indemnity insurance for trustees (to guard against personal liability) but also many policy Charity templates which help us to ensure we are operating in line with relevant legislation and guidance, as mentioned above. This covers such areas as member safety, personal data protection, health & safety, safeguarding and so on. Your Committee routinely look to get best value for its members from our membership of u3a.

The Beacon system is an integrated membership, groups, finance and mailing system. Your Committee look to get best value from its Beacon membership and encourage members to utilise its facilities.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the 11 months ended 31 July 2025

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#### **Communications**

As mentioned previously, the Committee are continuing to focus on the development of communications both internally and externally. Monthly newsletters are now being produced with the intention of detailing events taking place in the immediate future. This has substantially replaced the stream of emails previously sent to members. Email notifications will continue to be sent to members in exceptional circumstances.

Hu3a continues to develop a more significant presence on social media. The intention is that this will provide a means of publicising our activities to a wider audience.

More traditional methods of advertising by local newspapers is becoming difficult to arrange, though the Committee continue to consider options

#### **Membership**

The maximum number of members during 2024/2025 reached 1098.

Our overall membership continues to steadily increase; with a higher majority of existing members renewing their membership and more new members joining Harrogate u3a.

We are looking to provide more Membership support and information to new members.

#### **Membership subscription levels**

As indicated above, the annual member subscription remains at £16 per person for 2025/2026 subscription year. In addition, we have made several changes

- (i) For 2 members living at the same address, membership is now £26 for both.
- (ii) From 1 April each year, member subscription is £8 for the remainder of the subscription year. Thereafter the usual annual member subscription of £16 and £26 will apply.
- (iii) Associate Membership (if already a fully paid-up member of another u3a) will be £10.

#### **Paying Membership Subscriptions**

As indicated last year, members have several options by which to pay their membership subscriptions:

- (i) Using Paypal, who basically authorise the transaction (rather than BACS):

This is for renewing membership subscriptions and for new members:  
No Paypal Account is required: (PREFERRED Method)

This saves the Membership Secretary considerable time, since the Beacon Membership database is automatically updated using Paypal; rather than requiring a manual intervention by the Membership Secretary

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the 11 months ended 31 July 2025

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For the current year (2024/2025) around 31% of members renewed their subscription using Paypal to authorise the transaction. (2023/2024 around 27%)

- (ii) Using BACS (around 46%), who authorise the transaction and the Membership Secretary subsequently updates the Beacon Database.
- (iii) Using cash (around 11%) or cheque (around 12%). For those unable to pay using Paypal or BACS then the option of paying subscriptions by cheque/cash will be maintained.

This method is manually intensive and not preferred. Fortunately, the member numbers using this method of payment is small and reducing year on year.

More comprehensive instructions are on the website.

#### **Membership Cards**

Membership cards are now being issued to paid up members. (For those attending open meetings, new members and, those members requesting a membership card)

#### **Groups**

We currently have approximately 74 active groups offering a wide range of activities; managed by a team of dedicated group leaders and volunteers.

It continues to be Hu3a's mission to increase and/or duplicate group activities on offer to match members' interests. This can only be achieved by members coming forward to manage and support new groups and to participate more generally in helping with social activities.

#### **Review of the Year**

##### **Cash & Bank**

When considering the Cash & Bank position, it is important to note that we receive member subscriptions mainly at the start of the subscription year whereas costs are spread throughout the year. The larger costs payable to Third Age Trust take place in April each year. We need to hold monies in reserve for most of the year.

Hu3a continues to be in a healthy cash & bank position due principally to a tight control of payments and maintaining subscriptions at £16 per annum (individual)

The Harrogate Cash & Bank position (not including Groups) at 31 July 2025 was £23,672 compared with a starting position (at 1 September 2024) of £29,196.

Our 31 July overall position included £10,422 on Bank deposit and £1,775 held temporarily in a Paypal account.

**Harrogate u3a**  
Trustees' Report and Unaudited Accounts  
For the 11 months ended 31 July 2025

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**Transactional Activity**

In analysing receipts and receivables, several factors are relevant:

- (i) The number of members continues to increase year on year.
- (ii) Year 2024/2025 includes bank deposit interest (£422) in respect of monies on deposit
- (iii) Year 2024/2025 also includes commission receipts arising as a result of a members' holiday booking

In analysing payments and payable, relevant factors are:

- (i) Your Committee has been successful in minimising costs across the board
- (ii) We continue to reap the benefit of reduced postage costs by using the internet as the primary communications source.
- (iii) Our 'Open meeting' costs (venue hire and speaker hire) are noticeably lower than last year. The lower costs arising from choosing the St Marks venue are significant. In addition, low speaker costs this year are unlikely to be repeated. Your Committee aim to seek better quality, affordable speakers.
- (iv) Paypal and Bank charges continue to run at a lower level than Bank charges of several years ago.
- (v) This year we have sought to identify the areas where administration costs are being incurred. For example, we have identified where costs (new member print and postage costs, member meeting costs, etc) are being incurred and have separately identified these.
- (vi) Savings over last year were made in organising social events, where revenues and costs were more closely aligned. The Committee's plan has been (for a number of years) to extend the number of social events on offer. However, in order to do so there will inevitably be a need for more volunteers. In recent years we have been held back by a shortage of volunteers
- (vii) As previously indicated, we have spent on communications and have a stock of brochures for distribution
- (viii) Increases in IT costs includes the purchase of several 2 and 5 year licenses.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months ended 31 July 2025**

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**Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and Accounts in accordance with applicable law and regulations.

Charity Commission law requires the trustees to prepare Accounts for each financial period. Under Charity Commission regulations the Accounts may be prepared on a receipts and payments basis.

In preparing Accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently; and
- prepare the Accounts on a going concern basis unless it is inappropriate to presume that the association will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the association's transactions and disclose with reasonable accuracy the financial position of the association and enable them to ensure that the Accounts comply with Charity Commission law.

The trustees are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Ian Munday**  
Chair

**Jeffrey Jones**  
Treasurer

**Harrogate u3a**  
Trustees' Report and Unaudited Accounts  
For the 11 months ended 31 July 2025

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## **Independent Examiner's Report**

I report to the trustees on my examination of the Accounts of the above charity for the 11 months ended 31 July 2025.

### **Responsibilities and basis of report**

The Charity trustees are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records.

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

Signed: *Cook Trotter Ltd*

Date: *31/10/25*

Name: Cook Trotter Limited

Address: 3 Sceptre House, Hornbeam Square North, Hornbeam Park, Harrogate, HG2 8PB

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months Ended 31 July 2025**

**Liquidity Resources**

	2024/25 £	2023/24 £
<b>Opening Position (1 September)</b>		
<b>Harrogate Head Office</b>	<u>29,196</u>	<u>21,746</u>
<b>Groups</b>	<span style="border: 1px solid black; padding: 2px;">11,718</span>	<span style="border: 1px solid black; padding: 2px;">9,473</span>
<b>Opening position (Total)</b>	<u>40,914</u>	<u>31,219</u>
 <b>Received &amp; Receivable</b>	52,846	68,353
<b>Paid &amp; Payable</b>	(58,160)	(58,658)
<b>Closing Position (Total)</b>	<u>35,600</u>	<u>40,914</u>
 <b>Closing Position (31 July)</b>		
<b>Harrogate Head Office</b>	<u>23,672</u>	<u>29,196</u>
<b>Groups</b>	<span style="border: 1px solid black; padding: 2px;">11,928</span>	<span style="border: 1px solid black; padding: 2px;">11,718</span>
<b>Closing Position (Total)</b>	<u>35,600</u>	<u>40,914</u>

Note 1: The Financial Statements are substantially prepared on a receipts & payments basis as permitted by the Charities Commission

Note 2: The Bank & Cash balances at Groups have not been inspected. Groups have submitted annual returns.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months Ended 31 July 2025**

**Statement of financial transactions**

	2024/25	2023/24
	£	£
<b>Received and receivable</b>		
Membership Subscriptions (24/25)	5,597	12,159
Membership Subscriptions (earlier years)	-	7,471
Gift Aid Recovery	2,352	2,268
Miscellaneous (including commissions / interest)	1,371	70
Group Activities	<u>43,526</u>	<u>46,385</u>
	<u>52,846</u>	<u>68,353</u>
<b>Paid and payable</b>		
Third Age Trust membership	4,318	3,876
Membership promotion	785	-
Third Age Trust publications	3,876	3,047
Beacon & IT Support & IT Licenses	1,748	965
Group Activities	43,316	44,140
Open meeting events	1,178	2,527
Social events	384	1,028
Group events	403	264
Communications	839	-
Office (admin, meetings, consumables, AGM, etc)	763	2,316
Fixed Assets	476	358
Paypal charges	<u>74</u>	<u>137</u>
	<u>58,160</u>	<u>58,658</u>
Movement for the 11 month period	(5,314)	9,695

Note 1: The Financial Statements are substantially prepared on a receipts & payments basis as permitted by the Charities Commission.

Note 2: Group activities receipts and payments have not been verified. Groups have submitted annual returns.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the 11 months Ended 31 July 2025**

**Notes to the Accounts**

**Accounting Policies**

**1.1 Basis of Preparation of Financial Statements**

The financial statements are prepared substantially under the receipts and payments basis as permitted by the Charity Commission.

**1.2 Fund Accounting**

The Trustees seek to hold sufficient banking reserves to cover between 6 and 12 months of total payments.

**1.3** The trustees have prepared and approved a variety of policies to ensure the health and safety of its members and assets.

**THE HARROGATE UNIVERSITY OF THE THIRD AGE**

England & Wales - Charity number 1038457

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# Accounts

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# **HARROGATE u3a**

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 31 AUGUST 2024**

**Unincorporated Members' Association  
Registered Charity 1038457**

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2024**

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**Harrogate u3a**  
Trustees Report and Unaudited Accounts  
For the Year Ended 31 August 2024

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Charity Information

Charity Register No.	1038457
Trustees (Committee) (at year-end)	Lorraine Lawson Cheryl Johnston Stella Barclay Ian Munday Philip Johnston Jeffrey Jones Stephen Hutchison Nicola Kendall Beulah Chatten
Secretary	Nicola Kendall
Registered Office	12 Richmond Close Harrogate HG2 9AW
Bankers	Lloyds Bank plc Harrogate

# Harrogate u3a

## Trustees' Report and Unaudited Accounts For the Year Ended 31 August 2024

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The Trustees present their report and the Accounts for the year ended 31 August 2024.

### **Background**

As in the previous year and to remind members of some background details.

Harrogate u3a (Harrogate University of the Third Age) is an unincorporated association registered as a Charity with the Charity Commission. It is run by volunteers. The Charity Commission sets guidelines for financial reporting and requires Charities to comply with Charity legislation.

Hu3a, as a Charity, is able to claim gift aid on member subscriptions.

The Charity Commission permits all Charities with income levels of less than £250,000 to prepare accounts on a Receipts and Payments basis, which Harrogate u3a does. In addition, only Charities with income levels above £500,000 are required to have an annual audit.

For Charities with income levels between £25,000 and £500,000, the Charity Commission requires only an independent examination of the Accounts and accounting records. Harrogate u3a falls into the latter category.

### **Principal Activity**

The principal object of Harrogate u3a is unchanged and remains the education and personal development of its members.

Harrogate u3a is a self-help educational Charity where all rely on each other as members to make the organisation work. Hu3a is grateful and appreciative to those members who give so willingly of their time and talent to volunteer in any capacity.

### **Public Benefit**

As required by Charity Law, the Trustees have considered their duties to ensure that the charity operates in the public benefit. They have done so and believe that Harrogate u3a does operate in the public interest

### **Committee**

There is the perennial challenge of maintaining the committee with a full complement of members. This proves somewhat difficult at times. However, in the last year, we have managed to meet this challenge and we have ensured that all functions and responsibilities were fully covered by the appropriate trustees and volunteers.

In the longer term it is imperative that we have a steady source of volunteers to come forward to take on the many and varied roles necessary to run an organisation worthy of the name Harrogate u3a.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts For the Year Ended 31 August 2024

---

Your Committee continues to work hard to ensure that policies and procedures are up to date and that Harrogate u3a is operating legally

The Trustees' target is to hold between 6 and 12 months of total payments by way of cash and bank balances. This compares favourably to the low cash position existing prior to introducing an annual subscription of £16.

This subscription level is comparable with many u3as in the region. Hu3a is well placed to hold members' subscriptions at the current level for a further year.

### **Third Age Trust**

As a member of the Third Age Trust, Hu3a enjoys many benefits, not only of indemnity insurance for trustees (to guard against personal liability) but also many policy Charity templates which help us to ensure we are operating in line with relevant legislation and guidance, as mentioned above. This covers such areas as member safety, personal data protection, health & safety, safeguarding and so on. Your Committee routinely look to get best value for its members from our membership of u3a.

The Beacon system is an integrated membership, groups, finance and mailing system. Your Committee look to get best value from its Beacon membership and encourage members to utilise its facilities.

### **Communications**

The Committee are continuing to focus on the development of communications both internally and externally. Monthly newsletters are now being produced with the intention of detailing events taking place in the immediate future. This is intended to replace the stream of emails previously sent to members. Email notifications will continue to be sent to members in exceptional circumstances.

The monthly newsletter is being supported by the revived Stray news which provides a showcase window for events delivered by Hu3a, incorporating the variety of activities undertaken by u3a groups.

Hu3a is also developing a more significant presence on social media. The intention is that this will provide a means of publicising our activities to wider audience.

More traditional methods of advertising by local newspapers is becoming difficult to arrange, though the Committee continue to consider options

# Harrogate u3a

## Trustees' Report and Unaudited Accounts For the Year Ended 31 August 2024

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### **Membership**

The maximum number of members during the last year reached 1007 This figure included 241 new members who joined during the year. The total figure was approximately 130 members higher than the previous year.

In 2023/24, overall membership increased because the majority of existing members renewed their membership and new members joining Harrogate u3a increased

We have updated our systems where existing members and new members can pay their annual subscription online, with Paypal authorising the transaction (rather than BACS). For the current year (2023/2024) round 27% of members renewed their subscription using Paypal to authorise the transaction. This saves the Membership Secretary considerable time, since the Beacon Membership database is automatically updated using Paypal; rather than requiring a manual intervention by the Membership Secretary.

For those unable to use one of these methods then the option of paying subscriptions by cheque/cash will be maintained

We are looking to provide more support and information to new members.

Membership cards are now being issued to paid up members. (For those attending open meetings, new members and, those members requesting a membership card)

### **Groups**

We currently have approximately 70 active groups offering a wide range of activities; managed by a team of dedicated group leaders and volunteers.

It continues to be Hu3a's mission to increase and/or duplicate group activities on offer to match members' interests. This can only be achieved by members coming forward to manage and support new groups and to participate more generally in helping with social activities.

### **Bank**

Continuing attention has been paid to minimising costs. Changing Banks from CAF Bank to Lloyds was part of this process. This year transaction processing with Lloyds has been less costly.

### **Review of the Year**

This has been a financially healthy year for Hu3a. Cash and Bank resources at Harrogate head office have increased from £21,746 (1 September 2023) to £29,196 (31 August 2024).

In analysing the increase, several factors are relevant:

- (i) Membership subscription receipts in 2023/24 are significantly and intentionally up on the previous financial year (by around £4,300). This is mainly because the Committee were successful in persuading members to pay annual subscriptions

# Harrogate u3a

## Trustees' Report and Unaudited Accounts For the Year Ended 31 August 2024

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on time at the start of the membership year.

(note – Our bank balance at 31 August is highly dependent on the timing of payment of member subscriptions. In August 2024 we received approximately £12,000 of the £16,000 due (based on 1000 members). The Committee intend to push ahead and encourage all members to pay their due subscriptions on time.)

- (ii) Reducing costs – Your Committee has been successful in minimising costs, for example
  - (a) We have effectively rid ourselves of most print & postage costs by going mainly online, thereby saving thousands of pounds.
  - (b) By changing Banks (from CAF to Lloyds) we have eradicated bank charges,
  - (c) We have continued to monitor Third Age activity and have successfully held down any increase in costs.
  - (d) By experimenting on using different venues for open meetings and other meetings, we have minimised costs.  
Having experimented on using the Odeon as a venue for open meetings, we have now moved to St Marks Church which offers better overall facilities and is inexpensive, and
  - (e) Generally, tightly up in all areas of spend
  
- (iii) Gift Aid – In 2023/24 we received £2268 of gift aid. None in the previous year.

When considering the Cash & Bank position, it is important to note that we receive member subscriptions mainly at the start of the subscription year whereas costs are spread throughout the year. The larger costs payable to Third Age Trust take place in April each year.

As indicated above we have started to further develop internal communications of Hu3a and certain other local events. We are also looking to put on a wider range of social events. In order to speed up the delivery timescales, there will inevitably be a need for volunteers.

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and Accounts in accordance with applicable law and regulations.

Charity Commission law requires the trustees to prepare Accounts for each financial year. Under Charity Commission regulations the Accounts may be prepared on a receipts and payments basis.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2024**

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In preparing Accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently; and
- prepare the Accounts on a going concern basis unless it is inappropriate to presume that the association will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the association's transactions and disclose with reasonable accuracy the financial position of the association and enable them to ensure that the Accounts comply with Charity Commission law.

The trustees are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Ian Munday  
Chair

Jeffrey Jones  
Treasurer

**Harrogate u3a**  
Trustees' Report and Unaudited Accounts  
For the Year Ended 31 August 2024

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## **Independent Examiner's Report**

I report to the trustees on my examination of the Accounts of the above charity for the year ended 31 August 2024.

### **Responsibilities and basis of report**

The Charity trustees are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records.

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

Signed: *Cook Trotter Ltd*

Date: *14/11/24*

Name: Cook Trotter Limited

Address: 3 Sceptre House, Hornbeam Square North, Hornbeam Park, Harrogate, HG2 8PB

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2024**

**Bank Position**

	<b>2023/24</b>	<b>2022/23</b>
	£	£
<b>Opening Position (1 September)</b>		
<b>Harrogate Head Office</b>	<u>21,746</u>	<u>20,075</u>
Bank & Cash balances		
<b>Groups</b>		
Bank & Cash balances	<u>9,473</u>	<u>8,577</u>
<b>Opening position (Total)</b>	<u>31,219</u>	<u>28,652</u>
<b>Total Receipts</b>	68,353	56,025
<b>Total Payments</b>	(58,658)	(53,458)
<b>Closing Position (Total)</b>	<u>40,914</u>	<u>31,219</u>
<b>Closing Position (31 August)</b>		
<b>Harrogate Head Office</b>	<u>29,196</u>	<u>21,746</u>
Bank & Cash balances		
<b>Groups</b>		
Bank & Cash balances	<u>11,718</u>	<u>9,473</u>
<b>Closing Position (Total)</b>	<u>40,914</u>	<u>31,219</u>

Note 1: The Financial Statements are prepared on a receipts & payments basis as permitted by the Charities Commission

Note 2: The Bank & Cash balances at Groups have not been inspected. Groups have submitted annual returns.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2024**

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**Statement of receipts and payments**

	<b>2023/24</b>	<b>2022/23</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Membership Subscriptions (22/23 and 23/24)	19,630	15,323
Gift Aid Recovery	2,268	-
Miscellaneous receipts	70	520
Group Activities	<u>46,385</u>	<u>40,182</u>
	<u>68,353</u>	<u>56,025</u>
<b>Payments</b>		
Third Age Trust membership	3,876	3,806
Third Age Trust publications	3,047	2,545
Beacon & IT Support	965	1,082
Group Activities	44,140	39,286
Open meeting events	2,527	2,850
Social events	1,028	986
Group events	264	217
Office (admin, IT, meetings, consumables, AGM, etc)	2,316	2,599
Fixed Assets	358	-
Paypal charges	<u>137</u>	<u>87</u>
	<u>58,658</u>	<u>53,458</u>
Surplus receipts for the financial year	9,695	2,567

Note 1: The Financial Statements are prepared on a receipts & payments basis as permitted by the Charities Commission.

Note 2: Group activities receipts and payments have not been verified. Groups have submitted annual returns.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2024**

**Notes to the Accounts**

**Accounting Policies**

**1.1 Basis of Preparation of Financial Statements**

The financial statements are prepared under the receipts and payments basis as permitted by the Charity Commission.

**1.2 Fund Accounting**

The Trustees seek to hold sufficient banking reserves to cover between 6 and 12 months of total payments.

1.3 The trustees have prepared and approved a variety of policies to ensure the health and safety of its members and assets.

**THE HARROGATE UNIVERSITY OF THE THIRD AGE**

England & Wales - Charity number 1038457

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# Accounts

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# **HARROGATE u3a**

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 31 AUGUST 2023**

**Unincorporated Members' Association  
Registered Charity 1038457**

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2023**

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**Harrogate u3a**  
Trustees Report and Unaudited Accounts  
For the Year Ended 31 August 2023

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Charity Information

Charity Register No.	1038457
Trustees (Committee) (at year-end)	Alison Harris Lorraine Lawson Diane Nicholson Cheryl Johnston Stella Barclay Ian Munday Philip Johnston Jeffrey Jones Stephen Hutchison Nicola Kendall Beulah Chatten
Secretary	Nicola Kendall
Registered Office	4 Clifton House, Stray Road Harrogate HG2 8AR
Bankers	Lloyds Bank plc Harrogate

# Harrogate u3a

## Trustees' Report and Unaudited Accounts For the Year Ended 31 August 2023

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The Trustees present their report and the Accounts for the year ended 31 August 2023.

### **Background**

Here are some background details as per last year.

Harrogate u3a (Harrogate University of the Third Age) is an unincorporated association registered as a Charity with the Charity Commission. It is run by volunteers. The Charity Commission sets guidelines for financial reporting and requires Charities to comply with Charity legislation.

Hu3a, as a Charity, is able to claim gift aid on member subscriptions.

The Charity Commission permits all Charities with income levels of less than £250,000 to prepare accounts on a Receipts and Payments basis, which Harrogate u3a does. In addition, only Charities with income levels above £500,000 are required to have an annual audit.

For Charities with income levels between £25,000 and £500,000, the Charity Commission requires only an independent examination of the Accounts and accounting records. Harrogate u3a falls into the latter category.

### **Principal Activity**

The principal object of Harrogate u3a is unchanged and remains the education and personal development of its members.

Harrogate u3a is a self-help educational Charity where all rely on each other as members to make the organisation work. Hu3a is grateful and appreciative to those members who give so willingly of their time and talent to volunteer in any capacity.

### **Review of the Year**

This has been another successful year for Harrogate u3a in which all our activities have returned to normal after the restrictions brought about by the Covid pandemic. Members have once again been able to attend group and social meetings in their usual custom. There have been monthly Open Meetings with a wide variety of talks given by invited speakers. Numerous social events have also been held by the Social Group. Various groups have organised field trips to places of interest around the county and, on occasion, these have been made available to the wider membership. The groups have continued to thrive and increase in number.

The maximum number of members during the last year reached 876. This figure included 144 new members who joined throughout the year. The total figure was approximately 100 members higher than the previous year.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the Year Ended 31 August 2023

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As in previous years, approximately 16% of the existing members lapsed their membership. Fortunately, this was offset by new members joining Harrogate u3a. A policy has been implemented to provide more support and information to new members. Work was completed to streamline the joining/renewal process. Members now have the option to pay their subscription either by credit/debit card or BACS online. By this means we hope to reduce the clerical workload associated with the old paper-based system. For those unable to use one of these methods then the option of cheque/cash will be maintained.

This year saw the return of a revived Stray News magazine with a new format. The aim was to provide a showcase celebrating the great variety of activities organised by group leaders and their members. Many groups contributed articles and photographs to the first issue. Almost all of the information provided to members is now through email and the Hu3a website. Each member has received approximately 50 email notices in the last year updating them on forthcoming events and activities. Hu3a also has a presence on the social media platform, Facebook and the intention is that this will provide a means of publicising our activities to wider audience. The use of more traditional methods of advertising by local newspapers is becoming difficult to arrange.

We have 64 active groups offering a wide range of activities from Badminton to Wine Appreciation. As in previous years these groups are managed by a team of dedicated group leaders and volunteers. New groups continue to be formed and we have seen a 12% increase in our total number of groups since last year. It continues to be Hu3a's mission to increase and/or duplicate group activities on offer to match members' interests. As in previous years, this can only be achieved by members coming forward to manage and support new groups and to participate more generally in helping with social activities. To this end, the Trustees have developed procedures, assistance and training for volunteers.

The Planning Day Report, held 20/9/22, is still very much a work outstanding. The recommendations made in the report are being slowly incorporated in to the way Hu3a manages its procedures and activities.

There has been the perennial challenge of maintaining the committee with a full complement of members. This has proved somewhat difficult at times. However, we have managed to meet this challenge and we have ensured that all functions and responsibilities were fully covered by the appropriate trustees and volunteers. In the longer term it is imperative that we have a steady source of volunteers to come forward to take on the many and varied roles necessary to run an organisation worthy of the name Harrogate u3a.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the Year Ended 31 August 2023

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#### **Public Benefit**

As required by Charity Law, the Trustees have considered their duties to ensure that the charity operates in the public benefit. They have done so and believe that Harrogate u3a does operate in the public interest

#### **Financial Matters**

As in the previous year it is pleasing to be able to report a continuing healthy cash position. The Trustees' target is to hold between 6 and 12 months of total payments by way of cash balances. This compares favourably to the low cash position existing prior to introducing an annual subscription of £16. This is comparable with many u3as in the region. Hu3a is well placed to hold members' subscriptions at the current level for a further year.

Membership cards are being issued to paid up members in the current year.

We are now well settled with Lloyds as banker (previously CAF Bank). Continuing attention has been paid to minimising costs. Changing Banks from CAF Bank to Lloyds was part of this process. This year transaction processing with Lloyds has been less costly.

We have also introduced a system where members can pay their annual subscriptions online, with Paypal authorising the transaction (rather than BACS). For the current year (2023/2024) around 25% of members renewed their subscription using Paypal to authorise the transaction. This saves the Membership Secretary considerable time, since the Beacon Membership database is automatically updated using Paypal; rather than requiring a manual intervention by the Membership Secretary.

Your Committee continues to work hard to ensure that policies and procedures are up to date and that Harrogate u3a is operating legally.

As a member of the Third Age Trust, Hu3a enjoys many benefits, not only of indemnity insurance for trustees (to guard against personal liability) but also many policy Charity templates which help us to ensure we are operating in line with relevant legislation and guidance, as mentioned above. This covers such areas as member safety, personal data protection, health & safety, safeguarding and so on. Your Committee routinely look to get best value for its members from our membership of u3a.

The Beacon system is an integrated membership, groups, finance and mailing system. Your Committee look to get best value from its Beacon membership and encourage members to utilise its facilities.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2023**

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**Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and Accounts in accordance with applicable law and regulations.

Charity Commission law requires the trustees to prepare Accounts for each financial year. Under Charity Commission regulations the Accounts may be prepared on a receipts and payments basis.

In preparing Accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently; and
- prepare the Accounts on a going concern basis unless it is inappropriate to presume that the association will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the association's transactions and disclose with reasonable accuracy the financial position of the association and enable them to ensure that the Accounts comply with Charity Commission law.

The trustees are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Ian Munday  
Acting Chair

Jeffrey Jones  
Treasurer

**Harrogate u3a**  
Trustees' Report and Unaudited Accounts  
For the Year Ended 31 August 2023

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## **Independent Examiner's Report**

I report to the trustees on my examination of the Accounts of the above charity for the year ended 31 August 2023.

### **Responsibilities and basis of report**

The Charity trustees are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records.

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

Signed: *Cook Trotter Ltd.*      Date: *23/11/23*

Name: Cook Trotter Limited

Address: 3 Sceptre House, Hornbeam Square North, Hornbeam Park, Harrogate, HG2 8PB

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2023**

<b>Bank Position</b>		
	<b>2022/23</b>	<b>2021/22</b>
	<b>£</b>	<b>£</b>
<b>Opening Position (1 September)</b>		
Bank & Cash balances (Harrogate Head Office)	20,075	12,245
Reversal of a journal made at 2021 year-end to account for TAT subscriptions payable	-	3,025
Bank & Cash balances (Groups)	8,577	9,461
<b>Opening position</b>	<b>28,652</b>	<b>24,731</b>
 <b>Receipts</b>	 56,025	 50,921
<b>Payments</b>	<b><u>(53,458)</u></b>	<b><u>(47,000)</u></b>
 <b>Closing Position (31 August)</b>	 <b><u>£ 31,219</u></b>	 <b><u>£ 28,652</u></b>
 <b>Closing Position (31 August)</b>		
<b>Represented by:</b>		
Harrogate Head Office Bank & Cash balances	21,746	20,075
Groups Bank & Cash balances	9,473	8,577
<b>Bank &amp; Cash balances for Harrogate u3a</b>	<b><u>£ 31,219</u></b>	<b><u>£ 28,652</u></b>

Note 1: The Financial Statements are prepared on a receipts & payments basis as permitted by the Charities Commission

Note 2: The Bank & Cash balances at Groups have not been inspected. Groups have submitted annual returns.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2023**

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**Statement of receipts and payments**

	<b>2022/23</b>	<b>2021/22</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Membership Subscriptions	15,323	16,615
Gift Aid Recovery	-	1,995
Miscellaneous receipts	520	1,235
Group Activities	<u>40,182</u>	<u>31,076</u>
	<u>56,025</u>	<u>50,921</u>
<b>Payments</b>		
Third Age Trust membership	3,806	6,383
Third Age Trust publications	2,545	2,276
Beacon & IT Support	1,082	830
Group Activities	39,286	31,960
Open meeting events	2,850	1,907
Social events	986	954
Group events	217	477
Office (admin, IT, meetings, consumables, AGM, etc)	2,599	1,909
Bank & Paypal charges	<u>87</u>	<u>304</u>
	<u>53,458</u>	<u>47,000</u>
Surplus receipts for the financial year	2,567	3,921

Note 1: The Financial Statements are prepared on a receipts & payments basis as permitted by the Charities Commission.

Note 2: Group activities receipts and payments have not been verified.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2023**

**Notes to the Accounts**

Accounting Policies

**1.1 Basis of Preparation of Financial Statements**

The financial statements are prepared under the receipts and payments basis as permitted by the Charity Commission.

**1.2 Fund Accounting**

The Trustees seek to hold sufficient banking reserves to cover between 6 and 12 months of total payments.

**1.3** The trustees have prepared and approved a variety of policies to ensure the health and safety of its members and assets.

**THE HARROGATE UNIVERSITY OF THE THIRD AGE**

England & Wales - Charity number 1038457

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# Accounts

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# **HARROGATE u3a**

**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 31 AUGUST 2022**

**Unincorporated Members' Association  
Registered Charity 1038457**

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2022**

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**Harrogate u3a**  
Trustees Report and Unaudited Accounts  
For the Year Ended 31 August 2022

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Charity Information

Charity Register No.	1038457
Trustees (Committee) (at year-end)	Alison Harris Christine Nixon Lorraine Lawson Diane Nicholson Anne McKillop Cheryl Johnston Stella Barclay Richard Cyster Ian Munday Philip Johnston Jeffrey Jones
Secretary	Stella Barclay
Registered Office	7 Sutton Grange Close Harrogate HG3 2UR
Bankers	Lloyds Bank plc Harrogate

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the Year Ended 31 August 2022

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#### Trustees' Report

The Trustees present their report and the Accounts for the year ended 31 August 2022.

#### **Background**

Harrogate u3a (Harrogate University of the Third Age) is an unincorporated association registered as a Charity with the Charity Commission. It is run by volunteers. The Charity Commission sets guidelines for financial reporting and requires Charities to comply with Charity legislation.

Hu3a, as a Charity, is able to claim gift aid on member subscriptions.

The Charity Commission permits all Charities with income levels of less than £250,000 to prepare accounts on a Receipts and Payments basis, which Harrogate u3a does. In addition, only Charities with income levels above £500,000 are required to have an annual audit.

For Charities with income levels between £25,000 and £500,000, the Charity Commission requires only an independent examination of the Accounts and accounting records. Harrogate u3a falls into the latter category.

#### **Principal Activity**

Its principal object is the education and personal development of its members.

Harrogate u3a is a self-help educational Charity where all rely on each other as members to make the organisation work. Hu3a is grateful and appreciative to those members who give so willingly of their time and talent to volunteer in any capacity.

#### **Review of the Year**

This has been an eventful year for Harrogate u3a, which has slowly emerged from the effects of the Covid pandemic. Thankfully, Hu3a has managed to keep going throughout the pandemic with a plethora of on-line quizzes, coffee mornings, afternoon teas, talks and so on and membership numbers have remained reasonably stable throughout.

Current membership is around 775 (paid-up members), including many new members, which is always great to see. There are around 150 members who are yet to renew, so we anticipate some increase in our membership still. It has also been good to see that new members have become involved in social activities and groups.

In recent years there has been around a 20% attrition rate of members not renewing which is similar to other u3as in the region. This is largely offset by new members joining Harrogate u3a. In the coming year increasing focus will be put on membership, new members and renewals, with the intention of making the joining/renewal process more user friendly. It is envisaged that this will be a progressive process.

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the Year Ended 31 August 2022

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Hu3a has been keen to investigate what more can be accessed and so has been looking at other u3as in the region with a view to possible networking arrangements with them which should open up even more groups and social activities for members.

Over the year Harrogate u3a has also started new groups, and experimented with different kinds of social events and venues including successful quizzes and the recent Treasure Hunt. More ideas are always welcome!

We currently have around 57 groups, delivering a wide variety of activities. These groups are managed by a team of dedicated Group Leaders and volunteers. During the coming year it is intended that Hu3a will focus on member interests and activity waiting lists. It is hoped that Hu3a can increase and/or duplicate group activities on offer, to match more closely with member interests. The success of this initiative will be entirely dependent on volunteer members coming forward to manage and support new groups. In this regard the trustees, with the help of members, intend to develop support procedures, assistance and training of volunteers.

History has recently been made at Hu3a by the running of the very first ever Planning Day where a group of members got together to look at what is done well in Hu3a and what is done less well with a view to looking at how things can be improved. Results from this event are currently being collated and hopefully can be transformed into actions soon.

However, big challenges lie ahead with the urgent need to ensure that we fill all our Committee vacancies and that we have enough support from members to continue to operate. Harrogate u3a is run by members for members so we are entirely dependent on ourselves. And that means we all need to think about volunteering to help run our organisation.

#### **Public Benefit**

The Trustees have considered their duties to ensure that the charity operates in the public benefit. The Trustees believe that Harrogate u3a does operate in the public interest.

#### **Financial Reporting**

It is pleasing to be able to report a healthy cash position. The Trustees' target is to hold between 6 and 12 months' of total payments by way of cash balances. This compares favourably to the low cash position existing prior to introducing an annual subscription of £16. This is comparable with many u3as in the region. Hu3a is well placed to hold members' subscriptions at the current level for a further 2 years.

During the current year close attention has been paid to minimising costs. Changing Banks from CAF Bank to Lloyds was part of this process. It is hoped that transaction processing will be made easier with Lloyds and less costly.

On the internal organisational side, your Committee has been working hard to bring policies and procedures up to date to ensure Hu3a is operating legally. As you will be aware, Hu3a has developed a revised Financial Policy and Procedures document (on the website), with

# Harrogate u3a

## Trustees' Report and Unaudited Accounts

### For the Year Ended 31 August 2022

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input from the national u3a. Hu3a is looking to update its 20+ year old Constitution and will be seeking to develop and improve a whole plethora of documentation to ensure we comply with relevant legislation and guidance.

As a member of the Third Age Trust, Hu3a enjoys many benefits, not only of indemnity insurance for trustees (to guard against personal liability) but also many policy Charity templates which help us to ensure we are operating in line with relevant legislation and guidance, as mentioned above. This covers such areas as member safety, personal data protection, health & safety, safeguarding and so on. Over the coming year your Committee will be looking to get best value for its members from our national organisation.

A similar focus is in regard to Beacon which is an integrated membership, groups, finance and mailing system. Over the coming year your Committee will be looking to get best value from its Beacon membership by seeking support from the national Beacon team.

#### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and Accounts in accordance with applicable law and regulations.

Charity Commission law requires the trustees to prepare Accounts for each financial year. Under Charity Commission regulations the Accounts may be prepared on a receipts and payments basis.

In preparing Accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently; and
- prepare the Accounts on a going concern basis unless it is inappropriate to presume that the association will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the association's transactions and disclose with reasonable accuracy the financial position of the association and enable them to ensure that the Accounts comply with Charity Commission law.

The trustees are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Richard Cyster  
Chair

Anne McKillop  
Vice-Chair

**Harrogate u3a**  
Trustees' Report and Unaudited Accounts  
For the Year Ended 31 August 2022

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## **Independent Examiner's Report**

I report to the trustees on my examination of the Accounts of the above charity for the year ended 31 August 2022.

### **Responsibilities and basis of report**

The Charity trustees are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records.

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

Signed:

*Cook Trotter Ltd*

Date:

*24/11/22*

Name: Cook Trotter Limited

Address: 3 Sceptre House, Hornbeam Square North, Hornbeam Park, Harrogate, HG2 8PB

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2022**

<b>Bank Position</b>	<b>2021/22</b>	<b>2020/21</b>
	<b>£</b>	<b>£</b>
<b>Opening Position (1 September)</b>		
Bank & Cash as per Financial Accounts	12,245	7,855
Reversal of a journal made at 2021 year-end to account for TAT subscriptions payable	3,025	0
Introduction of Group Bank & Cash balances	9,461	n/a
<b>Revised opening position</b>	24,731	7,855
<b>Movement in the year</b>		
<b>Receipts</b>	50,921	17,217
<b>Payments</b>	(47,000)	(12,827)
	<u>£ 28,652</u>	<u>£ 12,245</u>
<b>Closing Position (31 August)</b>		
<b>Represented by:</b>		
Harrogate Head Office Bank & Cash balances	20,075	12,245
Groups Bank & Cash balances	8,577	n/a
<b>Bank &amp; Cash balances for Harrogate u3a</b>	<u>£ 28,652</u>	<u>£ 12,245</u>

Note 1: The details of Group Bank & Cash balances are not available for 2020/21 & before.

Note 2: The Bank & Cash balances at Groups have not been inspected and verified.

Note 3: The Financial Statements are prepared on a receipts & basis as permitted by the Charities Commission.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2022**

**Statement of receipts and payments**

	2021/22	2020/21
	£	£
<b>Receipts</b>		
Membership Subscriptions	16,615	15,957
Gift Aid Recovery	1,995	1,180
Miscellaneous receipts	1,235	80
Group Activities	<u>31,076</u>	<u>n/a</u>
	<u>50,921</u>	<u>17,217</u>
<b>Payments</b>		
Third Age Trust membership (current / previous years & 2021 year-end journal)	6,383	3,025
Third Age Trust publications (current & previous years)	2,276	5,235
Beacon Support (current & previous years)	830	1,960
Group Activities	31,960	n/a
Open meetings/room hire/zoom costs/speaker fees	1,907	1,009
Social events/room hire	954	0
Group Leader meetings/room hire/showcase	477	0
Office, meetings & consumables	1,509	1,257
AGM costs	400	0
Bank charges	<u>304</u>	<u>341</u>
	<u>47,000</u>	<u>12,847</u>
Surplus receipts for the financial year	3,921	4,390

Note 1: The details of Group activity figures are not available for 2020/21 & before.

Note 2: u3a membership in 2020/21 relates to a year-end journal for TAT subscriptions payable.

Note 3: Group activities receipts and payments have not been verified.

Note 4: u3a publications and Beacon payments in 2020/21 include payments of previous years liabilities

Note 5: The Financial Statements are prepared on a receipts & basis as permitted by the Charities Commission.

**Harrogate u3a**  
**Trustees' Report and Unaudited Accounts**  
**For the Year Ended 31 August 2022**

**Notes to the Accounts**

Accounting Policies

1.1 Basis of Preparation of Financial Statements

The financial statements are prepared under the receipts and payments basis as permitted by the Charity Commission.

1.2 Fund Accounting

The Trustees seek to hold sufficient banking reserves to cover between 6 and 12 months of total payments.

1.3 The trustees have prepared and approved a variety of policies to ensure the health and safety of its members and assets.