

# Watford Park u3a

England & Wales · Charity number 1123484

## Details

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Other names	WATFORD PARK UNIVERSITY OF THE THIRD AGE, WATFORD PARK U3A
Status	Registered
Legal form	Other
Registered	2008-04-07
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Heron Place  
Colnebank Drive  
Watford  
WD18 0LR

**Phone** 07392041241

**Email** [secretary.wpu3a@gmail.com](mailto:secretary.wpu3a@gmail.com)

**Website** [wpu3a.org.uk](http://wpu3a.org.uk)

## Activities

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

**Activities:** The advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.

## Classification

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- **How:** Provides Services
- **What:** General Charitable Purposes, Education/training
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** WATFORD
- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£50,429	£49,368	-	-
2023-10-31	£33,508	£39,710	-	-
2022-10-31	£10,464	£15,887	-	-
2021-10-31	£7,742	£6,104	-	-
2020-10-31	£43,031	£41,387	-	-

## Trustees

Name	Role	Appointed
<b>David Becker</b>	Chair	2026-01-22
Alison Tier Kallsen		2021-01-26
Andrew John Robertson		2023-01-24
Anthony David Hyam Scott- Norman		2026-02-06
Graham Timothy Rhodes		2023-04-04
Laura Nicole Mead		2025-01-23
Ronald Thomas Duckling		2024-01-23
Rosemary Wingham		2025-07-01
Zoe Margaret Mowbray		2024-01-23

**Watford Park u3a**

England & Wales - Charity number 1123484

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# Accounts

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**WATFORD PARK UNIVERSITY OF THE THIRD AGE  
(WPu3a)**

**ANNUAL REPORTS AND ACCOUNTS  
FOR THE YEAR ENDED**

**31 October 2024**

**Registered Charity Number 1123484**

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The Trustees present their report and accounts for the year to 31<sup>st</sup> October 2024

### **Structure, Governance and Management**

The charity is controlled by Trustees who serve for three years following election at the AGM. This Executive Committee (EC) meets monthly.

The committee for the period were as follows:

Ronald Duckling (Minutes Secretary and acting Chairman)  
Andrew Robertson (Vice Chairman)  
Ingrid Brady (Joint Membership Secretary and acting Secretary)  
Timothy Rhodes (Treasurer)  
Colin Miller (Joint Membership Secretary)  
Alan Rose (Social Secretary)  
Alison Kallsen (Speaker Secretary)  
Janet Reynolds (Member and Webmaster)  
Zoe Mowbray (Member)

It was disappointing that at the AGM in January 2024, we were unable to find volunteers to take on the posts of Secretary and Chairman. In March, Ronald Duckling was co-opted to the job of acting Chairman (having been chairman in the past) and in May, Ingrid Brady was co-opted as acting Secretary, a role which she has also filled in the past.

After moving our monthly meetings from the church hall to the church itself for 2024, at the request of the Church Wardens, we have now been refused use of the church from 2025 onwards. Furthermore, in moving back to the church hall, we have had to change our meeting day. At present we do not know what the impact of this change will be on monthly meeting attendances, but there is a fear that they will drop initially. In this event, we may be forced to seek an alternative venue for monthly meetings.

### **Achievements and Performance**

As well as being unable to find officers for the EC, the Covid years saw the demise of the Outings Group, Theatre Group and the very popular Garden Group and its committee. These three groups organised all of the trips that we had enjoyed in the past and which are so important to a successful u3a, so their collapse presented a real loss of opportunities for members. Fortunately, people have stepped in to rescue the situation. Marion McCrindle, the previous chair, has taken on the task of organising theatre trips. She started with trips to local theatres but has also resumed outings to other venues, including the West End. She has an extensive list of planned events for next year for which we are extremely grateful. Theatre trips are very popular with members and attendances are high.

To fill the gaps, we created a new role of Social Secretary. Alan Rose was elected to the role which entails organising trips and visits and overseeing the trips organised by other members. He has organised a number of coach trips and visits to local attractions and has generated a lot of

enthusiasm among members. Alan has even bigger plans for next year. He has also encouraged others to organise events such as a coach trip to the Strictly Come Dancing costumes production studio and a visit to Highclere Castle.

Finally, we have Andrew Spanner who thankfully offered to repeat the coach trip for a week at a Warners hotel which was so successful last year.

Other individuals took on the organisation of our only garden visit, to the Royal Horticultural Society at Wisley and arranged for two separate Christmas lunches, which are always popular with members. Hopefully, next year the Watford Colosseum will re-open. This is a local venue providing a range of musical, theatre and general events and a new group will be formed to take advantage of what is on offer. Once that opening takes place, Watford will once again have two good venues with a wide range of entertainment.

Our monthly meetings are well-attended and we are grateful to our Speaker Secretary, Alison Kallsen. Throughout the year, we have enjoyed excellent speakers at our monthly meetings, found and recruited by her. We have learned about European butterflies, the life of Agatha Christie and the story of the Space Shuttle among many other interesting topics.

We also had our annual variety show, allowing members to display their talents. The show was well-received and a recording of it is now available on YouTube for the world to see.

### **Membership**

There was a serious slump in membership during the Covid years and we have been slow to bring our numbers up to pre-Covid levels. At its height, this u3a had almost 500 members, but now we have only 398. We continue to recruit at a reasonable rate, taking on a few members every month, but there is also an attrition rate which slows the growth of overall numbers. One of our main objectives for next year will be to bring membership numbers back towards 500.

We continue to use the Simple Membership computer system and its associated website for managing our membership systems, communications and our groups. The system has proved robust over the years and is providing useful facilities for all members. Unfortunately, not all of our members are happy working online, just as many resist online banking and insist on the use of cheques for payments.

### **Interest Groups**

Following the resignation of Zoe Mowbray for health reasons earlier in the year, we recruited a new Interest Group Coordinator in David Silver who is trying to get new groups started and attract members to current groups. David is another ex-Chairman of this u3a. We still have over 50 groups in operation covering a variety of activities but we would like to see more groups starting up to provide members with more choices. We have seen interest in many of David's suggestions for new interest groups but there is some reluctance to lead or host a group which is hampering their start-up.

And that brings us to a problem. The current EC is trying hard to revitalise Watford Park and turn it into the vibrant and busy organisation it was pre-Covid. We are getting there slowly, but to do that we need more volunteers. We need people to volunteer to serve on the Executive Committee. We need people to fill roles that are not committee-based, such as setting out chairs at monthly meetings, and most of all we need members willing to run groups that they are interested in. Recently, we have assembled enough people to form a group, but were unable to persuade one of those to take on the running of it. We have suggested sharing roles, or members taking it in turns to organise meetings, but nothing seems to work.

I believe that many new members see the u3a as a service, where they pay their money to join and are rewarded with things to do and places to go. The true ethos of the u3a movement, that we help one another and share our knowledge and experience seems to have been lost. I believe this is reflected in the failure to fill Committee posts and finding reluctance to lead or host interest groups, even if sufficient members show an interest in belonging to a group. Furthermore, in talking to representatives from other local u3as, I believe that it is a wider issue than just our u3a. Watford Park is heavily reliant on members of previous Executive Committees to keep it running, with a worrying lack of new members volunteering to help.

### **Policy Development**

Where required, policies have been reviewed, modified or created to ensure that our range of policies and procedures are fit for purpose and available for members to read on our website.

### **Financial Review**

It has been a stable year with no surprises. The reduced membership has caused us to raise membership fees this year from £20.00 to £22.00, but we continue to be viable with a surplus in line with the Third Age Trust recommendation.

### **External**

Watford Park u3a continues to work within the local u3a cluster and is a member of the Chair's Forum.

Approved by the Trustees at the Executive Committee meeting held on January 7<sup>th</sup> 2025.

**Ron Duckling – Acting Chairman**

23 January 2025

*Note: For security reasons we will not publish an actual signature on a public document.*



## **Treasurer's Report to the Annual General Meeting, Financial Year 2023-24**

**Registered Charity No. 1123484**

### **Introduction**

I have pleasure in presenting the Financial Report for Watford Park u3a for the financial year from 1 November 2023 to 31 October 2024. I took over from Jerry England in March 2024, and thank him for his unstinting help in my initiation. I shall seek to follow the meticulous standards he set.

The accounts and the supporting data have been approved by the Trustees and an Independent Examiner.

The year saw the appointment of Alan Rose to the role of Social Secretary, and as an EC member. Alan has overseen a total of 26 events this year, each of which was well managed by Event Organisers, who are the bedrock of the program. Indeed, a further 11 events have either taken place or been planned for 24-25.

Events and groups are key to the viability of our u3a, and they are only provided because of a group of dedicated organisers who give freely of their time. The Trustees Report summarises some of the many events, but I would note that our erstwhile Chairperson Marion has effectively re-created the long defunct Theatre Group in arranging many visits both in Watford and further afield, and which have proved to be popular.

### **Accounting Policies**

Until October of this year, Watford Park had adopted what might be called a 'hybrid' financial recording policy. The Executive Committee agreed that from 01/11/2024, the 'Receipts and Payments' approach (sometimes called 'cash accounting') would be adopted. A new software system was introduced to implement this.

### **Income & Expenditure**

The overall income and expenditure for the year is as presented in Figure 1. The Annual Accounts and further breakdowns, along with comparisons with the previous financial year, are provided in Figure 2 for the Main Funds, and in Figure 3 for the Event Funds.

#### Main Funds (Figure 2)

The charity's Main Funds include all of the general activities. Income under this heading is provided from membership subscriptions, Gift Aid and (where relevant) donations.

In general, both income and expenditure in 23-24 has been in line with expectations, but the following should be noted:

- Whilst not shown separately, included in the Main Funds is a legacy of £2500.00 that was left to the charity in the will of a previous member in 2021-22. These monies have not yet been allocated to expenditure.
- Monthly meeting costs have increased due to general inflation and some increase in the cost of the speakers. The latter reflects the excellent quality of speakers that have been booked by the Speaker Secretary.
- Overall, during the year, the costs incurred in managing the charity's 'core activities' are around £9000. Although subject to inevitable inflationary increases, this is likely to remain reasonably constant in the immediate future and needs to be covered fully by membership subscriptions, these being the only real source of income.
- It should be noted that Gift Aid is critical for continued financial stability. About 68% of members tick the relevant box; every tick provides additional income of 25% of the member subscription, so signing up for this is to be encouraged.

#### Event Funds (Figure 3)

A total of 26 events were arranged during the year, including two Christmas Lunches and the Rock Bottom show, which have become popular recurring events. For 2024-25 there are already



**Treasurer's Report to the Annual General Meeting, Financial Year 2023-24**

**Registered Charity No. 1123484**

arrangements in place for a further 11 eleven events, and expectation is that a similar total number of events will be held as have been in the year in review.

My thanks go to all the organisers of these events, who have managed all the arrangements (and money) in a very professional way.

**Reserves and Fixed Assets**

Watford Park currently holds reserves of 10-12 months of averaged expenditure.

Fixed Assets are shown in Figure 4. 60 chairs previously located in the hall have been disposed of, and the sale is being sought of the larger of two projectors, which is now effectively obsolete.

Tim Rhodes

Treasurer

December 2024

**Figure 1**

<b>WPU3A SUMMARY OF INCOME &amp; EXPENDITURE 2023/24</b>					Oct 24
	<b>MAIN FUNDS</b>	<b>EVENT FUNDS</b>			<b>GRAND TOTALS</b>
	<b>General Activities</b>	<b>Garden Group</b>	<b>Events</b>	<b>Totals</b>	
	£	£	£	£	£
<u>b/f from 2022/23</u>					
Surplus	9220.50			0.00	9220.50
Advance Receipts	4787.75	592.00	12234.50	12826.50	17614.25
Prepayments	0.00	0.00	(5742.00)	(5742.00)	(5742.00)
Accruals at year end	(5.00)	(592.00)	(7644.10)	(8236.10)	(8241.10)
Balance at Bank	14008.25	1727.62	8247.90	9975.52	23983.77
Petty Cash	40.00	0.00	0.00	0.00	40.00
Total Funds	14043.25	1727.62	8247.90	9975.52	24018.77
<u>Activity YTD</u>					
Advance receipts for 2024/25	5298.50	217.50	(40.50)	177.00	5475.50
Receipts (excl Advance above)	4890.25	0.00	45538.67	45538.67	50428.92
Prepayments for 2024/25	0.00	(405.65)	486.23	80.58	80.58
Payments (excl Prepayments)	(8885.93)	0.00	(40481.74)	(40481.74)	(49367.67)
Outstanding recharges	0.00	0.00	0.00	0.00	0.00
Net movement for 2023/24	792.07	592.00	11549.43	12141.43	12933.50
<u>Current Totals (ytd)</u>					
Balance at Bank	15306.07	947.47	6106.46	7053.93	22360.00
Accruals at year end	0.00	0.00	0.00	0.00	0.00
Petty Cash	40.00	0.00	0.00	0.00	40.00
Total Available Funds	15346.07	947.47	6106.46	7053.93	22400.00

**Figure 2**

**SIMPLIFIED INCOME & EXPENDITURE ACCOUNTS (Main Funds)**

Oct 2024

	<u>2023-24</u>			<u>2022-23</u>		
	£	£	£	£	£	£
<b><u>SURPLUS (b/f from previous year)</u></b>						
Bank (Note 1)	14,008.25			13,752.85		
Advance Receipts	-4,787.75			-5,752.50		
Prepayments	0.00			99.40		
<b>Total Surplus b/f</b>			<b>9,220.50</b>			<b>8,099.75</b>
Petty Cash b/f (Note 2)			40.00			40.00
<b><u>RECEIPTS</u></b>						
Membership Fees (current year)	8,216.25			6,290.00		
Events (current year)	0.00			3,483.75		
Gift Aid	1,426.48			1,011.07		
Other	35.27			2,734.00		
<b>Total Receipts</b>		<b>9,678.00</b>			<b>13,518.82</b>	
<b><u>EXPENDITURE</u></b>						
Monthly Meetings (Note 3)	2,954.15			3,407.11		
Events (current year)	0.00			3,288.94		
TAT charges	1,792.85			1,584.00		
Administration Costs (Note 4)	4,027.90			4,054.17		
Bank Charges (Note 5)	111.03			63.85		
<b>Total Expenditure</b>		<b>8,885.93</b>			<b>12,398.07</b>	
<b>SURPLUS/(DEFICIT) for the year</b>			<b>792.07</b>			<b>1,120.75</b>
<b>SURPLUS/DEFICIT c/f</b>			<b>10,012.57</b>			<b>9,220.50</b>
<b>Reconciliation to Bank</b>						
Membership Fees in advance		5,298.50		4,787.75		
Other advance receipts		0.00		0.00		
Prepayments		0.00		0.00		
Outstanding payments/recharges		0.00		0.00		
<b>BALANCE AT BANK</b>			<b>15,311.07</b>			<b>14,008.25</b>
Petty Cash		40.00		40.00		

**NOTES**

- 1 Bank balance includes 'ringfenced' legacy donation of £2500.
- 2 For teas, coffees etc at monthly meetings.
- 3 Monthly Meetings costs include cost of speakers and hall hire
- 4 Administration Costs include newsletters (printing and postage), software, TAM Magazine subs, Zoom licences,
- 5 Bank charges includes monthly account charges, cheque deposit charges, and direct debit processing fees

**Figure 3**

**SIMPLIFIED INCOME & EXPENDITURE ACCOUNTS (Event Funds)**

Oct 2024

	<u>2023-24</u>			<u>2022-23</u>		
	£	£	£	£	£	£
<b><u>SURPLUS (b/f from previous year)</u></b>						
Bank	9,975.52			4,560.49		
Advance Receipts	-12,826.50			-748.00		
Prepayments	5,742.00			-9.60		
<b>Total Surplus b/f</b>			<b>2,891.02</b>			<b>3,802.89</b>
Petty Cash b/f			0.00			0.00
<b><u>RECEIPTS</u></b>						
Garden Group	217.50			7,121.18		
Outings Group	45,498.17			22,094.50		
<b>Total Receipts</b>		<b>45,715.67</b>			<b>29,215.68</b>	
<b><u>EXPENDITURE</u></b>						
Garden Group	405.65			6,562.45		
Events (ex Outings Group)	39,995.51			22,071.15		
Theatre Group	0.00			1,493.95		
<b>Total Expenditure</b>		<b>40,401.16</b>			<b>30,127.55</b>	
<b>SURPLUS/(DEFICIT) for the year</b>			<b>5,314.51</b>			<b>-911.87</b>
<b>SURPLUS/(DEFICIT) c/f</b>			<b>8,205.53</b>			<b>2,891.02</b>
<b><u>Reconciliation to Bank</u></b>						
Advance receipts		177.00		12,826.50		
Prepayments		80.58		-5,742.00		
Outstanding payments/recharges		0.00		0.00		
<b>BALANCE AT BANK</b>			<b>8,463.11</b>			<b>9,975.52</b>
Petty Cash		0.00		0.00		

**Figure 4**

<b>WPU3A ASSET REGISTER</b>							
<b>Version Nov-24</b>							
<b>Purc Date</b>	<b>Financial Year</b>	<b>Item</b>	<b>Cost</b>	<b>Cost Cat</b>	<b>Deprn (yrs)</b>	<b>Net Book Value</b>	<b>Location of Asset</b>
			£			£	
<b>Items costing more than £250</b>							
Jul-12	2011/12	60 Chairs (Disposed of by St Lukes)	616.80	A	5	0.00	Unknown; done without consent
Jul-12	2011/12	Rack for chairs	294.00	A	5	0.00	St Lukes
Aug-13	2012/13	Art Hanging Wires (65 long wire cables; 6 plastic cables, 110 misc hooks, screws, etc for fixing)	573.58	A	5	0.00	Pump House Theatre/ SGL Painting Group (Heulwen Jones)
Oct-15	2014/15	Canon Projector (being sold)	2238.00	B	3	0.00	Andy Robertson
Apr-17	2016/17	Laptop & Remote Control	646.83	B	3	0.00	Tim Rhodes
Jul-21	2021/22	Laptop (Acer Swift 1)	399.00	B	3	0.00	Peter Hutchinson
<b>Items costing between £100 and £249</b>							
?		Chord Radio Microphone Set (base station plus two microphones and carrying case)	?	C	Expensed	0.00	Peter Hutchinson
Feb-23	2022/23	Marketing Materials (four u3a branded sashes, and four roller banners)	213.92	C	Expensed	0.00	Marion McCrindle and Lucy Palmer (part each)
<b>Items costing between 0 and £99</b>							
Jan-16	2015/16	Projector Carrying Case	73.39	D	Expensed	0.00	Tony Johnson
Jan-16	2015/16	HDMI Cable	14.99	D	Expensed	0.00	Tony Johnson
?		Shure PA Microphone and cable	?	D	Expensed	0.00	Peter Hutchinson
?		Four sound cables	?	D	Expensed	0.00	Peter Hutchinson
?		Two Freestanding Display Boards	?	D	Expensed	0.00	Marion McCrindle
Apr-19	2018/19	Reserve Projector, plus lead and case	47.00	D	Expensed	0.00	WPU3A Study Group Coordinator (Zoe Mowbray)
Jul-21	2021/22	Laptop case, mouse, keyboard	20.73	D	Expensed	0.00	Peter Hutchinson
Oct-21	2020/21	USB Adapter	8.99	D	Expensed	0.00	Peter Hutchinson
Dec-21	2021/22	Soundcraft Spirit Folio Notepad Mixer	0.00	E		0.00	Peter Hutchinson
May-22	2021/22	Behringer D1400P Passive DI Box	18.80	D	Expensed	0.00	Peter Hutchinson
May-22	2021/22	Three audio cables	20.47	D	Expensed	0.00	Peter Hutchinson
<b>TOTAL CURRENT VALUE OF ASSETS</b>						<b>0.00</b>	
<b>Cost Categories</b>							
<b>A</b>	<b>Item Value</b>		<b>on Policy</b>				
B	General items costing £250 or more		er 5 years				
C	IT items costing £250 or more		er 3 years				
D	Items costing between £100 and £249.99		purchase				
E	Items costing between 0 and £99.99		purchase				
	Gifted by St Lukes						

# Independent Examiner's Report

Report of the Independent Examiner on the annual accounts of Watford Park u3a for the year from  
01/11/2023 to 31/10/2024.

Watford Park U3A Final Accounts for the year ending 31st October 2024

## WPU3A SUMMARY OF INCOME & EXPENDITURE 2023/24

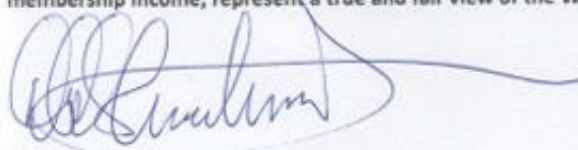
Oct 24

	MAIN FUNDS	EVENT FUNDS			GRAND TOTALS
	<u>General Activities</u>	<u>Garden Group</u>	<u>Events</u>	<u>Totals</u>	
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Net movement for 2023/24	792.07	592.00	11549.43	12141.43	12933.50
<u>Current Totals (ytd)</u>					
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Accruals at year end	0.00	0.00	0.00	0.00	0.00
Petty Cash	40.00	0.00	0.00	0.00	40.00
<b>Total Available Funds</b>	<b>15346.07</b>	<b>947.47</b>	<b>6106.46</b>	<b>7053.93</b>	<b>22400.00</b>

G T Rhodes

Treasurer – 28 May 2025

I have examined the books and records of WP u3a for the 12 months to 31st October 2024 and in my opinion the main summary figures, as evidenced by the opening and closing bank balances and membership income, represent a true and fair view of the WPU3a financial position.



D. A. Shortman - 29th May 2025

**Watford Park u3a**

England & Wales - Charity number 1123484

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# Accounts

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**WATFORD PARK UNIVERSITY OF THE THIRD AGE  
(WPu3a)**

**ANNUAL REPORTS AND ACCOUNTS  
FOR THE YEAR ENDED**

**31 OCTOBER 2023**

Registered Charity Number 1123484

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## **Trustees' Report**

**Year ending 31 October 2023**

**Registered Charity No. 1123484**

The Trustees present their report and accounts for the year to 31st October 2023.

### **Structure, governance and management**

The charity is controlled by Trustees, who serve for three years on election at our AGM. They meet as an Executive Committee each month.

The Executive Committee and Trustees at 31st October 2023 were:

- Marion McCrindle (Chair)
- John Ladley (Vice-chairman)
- Jerry England (Treasurer and acting Secretary)
- Alison Kallsen (Speaker Secretary)
- Janet Reynolds (Member)
- Andrew Robertson (Member)
- Lucy Palmer (Member)

In April Penelope Howard resigned as Secretary; Jerry England volunteered to take on the role whilst we searched for a replacement which we were unable to do. Heather Parry (Membership Secretary) and Zoe Mowbray (Interest Group Co-ordinator) had both come to the end of their terms of office but were pleased to continue to undertake the roles given we had no other nominees. We are grateful to them as without their generosity, we would have struggled to maintain a viable u3a.

### **Achievements and performance**

It has been a year of consolidation and growth. Communication with our members continued via our monthly emailed and printed Newsletter. We are particularly indebted to our current editor for the very high quality of the product.

We have re-started theatre trips and visits, incorporating a wide range of new locations albeit it has always been a committee member who has led the initiative. We've been on canal trips; visited museums, gardens and churches; had training on First Aid; been on London walks; attended concerts; shared meals and have even been back to the theatre.

One delightful surprise was the kind offer of a member to organise a short holiday to Cheshire which proved very popular and successful: we are most grateful to him for his work on this venture. In addition, the Garden Group organised several trips and we should like to thank the committee for their hard work. Understandably, the leaders of the group now wish to stand down and sadly, since no-one else is willing to take over from them, the group will now close. We are hopeful, however, that garden visits will be included in the overall programme of events thus continuing to provide our members with variety.

Each month we continued to offer a speaker meeting on a diverse range of topics. Several attempts to offer hybrid meetings were made but due to a lack of control of the equipment in the meeting venue, this has proved impossible to deliver appropriately. The number of attendees to monthly meetings has slowly climbed. We saw the return of Charlie Hayworth on English surnames and the talk on "Nancy Wake, a truly remarkable spy" delivered our highest number of attendees to date. We are most grateful to our Speaker Secretary for the high quality and variety of speakers that she has arranged, to our refreshment team and to those members who support "sign in" each month.

## **Membership**

Membership started the year at 458 and closed at 407 members. As well as “word of mouth” recruitment, we recruited several new members from a local retirement village and have plans for other recruitment activities for 2024. We are most grateful to our Membership Secretary who has continued to undertake the role despite her term of office coming to an end and we should like to thank her for all her hard work over the past year.

Although we have no qualitative data on the reasons for this, the continuing lack of volunteers to step up as committee members, Chair, and Secretary, has cast doubts on the long-term viability of the u3a. Some members have been joining other local u3as as well as ours which might be seen as underlining this concern. This doubt is extremely disappointing as members are keen to participate in visits and trips and our interest groups continue to thrive overall.

Despite repeated appeals during the year for volunteers to join the EC, it seems likely that next year we will start with an even smaller number of members than this year. At the time of writing, we have no nominations for Chair or Secretary. Our Constitution does not require us to have a Chair though the pressure this will put on to remaining committee members is such that, if the situation remains unchanged, we may have to consider a different model for the u3a – possibly one with fewer trips and activities outside the monthly meeting and interest group activities. This consideration is ongoing.

## **Interest Groups**

Last year I reported that whilst some new groups were established, others had ceased such that overall we had fewer groups than when the year started. This holds true for 2023. There is a worrying lack of members coming forward to lead groups – either existing or new – and this will need to change if we are to continue as a healthy u3a in the future.

A Members' group show, in which groups of members showcase their musical and other skills, was held in November 2023 and we should like to express our appreciation for the hard work of the entire team. This was a wonderfully varied show with a large number of members participating.

We are most grateful to our Interest Group Co-ordinator who has continued to undertake the role despite her term of office as a Trustee coming to an end and we should like to thank her for all her hard work over the past year.

## **Policy Development**

All policies due to be reviewed were reviewed.

## **Financial review.**

It has been a stable year with no exceptional items and no capital investment this year. The accounts remain in a healthy financial position as set out in the Treasurer's report. Fees were not increased in 2023 but an increase of £5 has been notified to members for 2024; this takes the fee to £20.

## **External**

The u3a was represented in a number of local and national meetings including the TAT AGM.

Approved by the Trustees on 2 January 2024 and signed on their behalf.

Marion McCrindle ..... (Chair)

23 January 2024

Note: For security reasons we will not publish an actual signature on a public document

## **Introduction**

I have pleasure in presenting the Financial Report for Watford Park u3a for the financial year from 1 November 2022 to 31 October 2023.

The accounts and the supporting data have been reviewed by the Independent Examiner, whose report is attached as Figure 1.

For the past few years, the Executive Committee has not increased the membership fee, as the charity had a surplus of funds which has been being managed down to a more sustainable level. We have now reached that level. However, in order to maintain a suitable level of 'working capital' for the future, it has been necessary to increase the membership fee to £20.00 pa for 2023-24.

In previous years both the Outings Group and the Theatre Group have also generated some surplus in their accounts, and some of this was transferred into the Main Fund during the year to support the overall running of the charity. In the case of the Theatre Group, in the absence of any volunteers to run it, it has now been closed down and all the remaining funds transferred into the Main Fund.

At the end of December 2023, the Garden Group will also be wound up, as the current organisers are stepping down and no volunteers have stepped forward to take it on. Any surplus funds in that account will be transferred into the Main Fund, once all the current events have been closed out.

Despite the demise of the Theatre and Garden Groups we have been able to run a significant number of events and trips for members during 2023, and are hopeful that this will continue to be the case in 2024. This is however very dependent on there being sufficient members who are involved in the organising of such events.

A new 'Outings Group Committee' has been formed, and there are a number of plans already in the pipeline. Going forward all events and trips (including to gardens and theatres) will be managed under this banner, and will be shown in the accounts under 'Events'. Each event and trip will be managed separately, with the intent of breaking even.

## **Income & Expenditure**

The overall income and expenditure for the year is as presented in Figure 2. The Annual Accounts and further breakdowns, along with comparisons with the previous financial year, are provided in Figure 3 for the Main Funds, and in Figure 4 for the Event Funds.

### Main Funds (Figure 3)

The charity's Main Funds include all of the general activities, membership fees and running costs, but exclude all income and expenditure for individual events (run by the Garden, Outings, and Theatre Groups), which are accounted for separately, under Event Funds.

In 2022-23 there is included in the Main Funds the income and expenditure for the Rock Bottom Concert and Christmas Dinner at the end of 2022. In future years, these and all other events will be accounted for under Events.

In general, both income and expenditure has been in line with expectations, but the following should be noted:

- Whilst not shown separately, included in the Main Funds is a legacy of £2500.00 that was left to the charity in the will of a previous member in 2021-22. These monies have been not yet been allocated to expenditure.

- The low level of membership fees (and associated Gift Aid) in 2021-22 reflects the decision not to charge fees for existing members during that year. The numbers shown therefore only reflect the fees received from new members.
- Monthly meeting costs have increased due an increase in the costs of hall hire, and some increase in the cost of the speakers. The latter reflects the excellent quality of speakers that have been booked by the Speaker Secretary.
- Overall during the year the costs incurred in managing the charity's 'core activities' are around £9100. Subject to inevitable inflationary increases this is likely to remain reasonably constant going forward and will need to be covered fully by membership fees, these being the only real source of income.

#### Event Funds (Figure 4)

As noted in the Introduction the Theatre Group was closed down during the year, so Event Funds now only includes all income and expenditure for the other two 'trips groups' – Garden Group, and Outings Group, each of which is accounted for separately.

The Garden Group ran six trips during the year, as well as hosting two 'winter talks' for members, at St Luke's. There is a final trip planned to Wisley in December 2023, following which the group will be disbanded. The trips were all well supported.

A total of seven 'outings' were arranged during the year, in addition to the 2022 Rock Bottom concert, and the Christmas Lunch. For 2023-24 there are already arrangements in place for a further six outings during November, December and January, and it is hoped that more will be arranged for the rest of the year.

My thanks go to all of the organisers of these events, who have made my life easy by managing all the arrangements (and money) in a very professional way.

#### **Fixed Assets**

Fixed Assets are shown in Figure 5. There have been no material changes to the charity's assets during the year.

Jerry England  
Treasurer  
December 2023

**FIGURE 1**

**Report of the Independent Examiner on The Annual Accounts of Watford Park U3A for the year from 01/11/2022 to 31/10/2023.**

The Treasurer supplied me with electronic copies of:-

A draft of his report to the AGM in January; and an Excel Workbook that he uses to manage the accounts.

In addition he supplied in a lever-arch file:-

A bank statement for each month with various invoices attached,

Monthly reports to the EC;

General correspondence with the bank;

The WPU3a Asset Register as at Nov.2023;

Downloads of membership payments from the Simple Membership database;

Downloads of cheque payments in the year and from the GoCardless system in November 2023;

Payments for General Events (Rock Bottom Concert, Xmas Lunch, the March Quiz);

Payments for Garden Group events and for Outings;

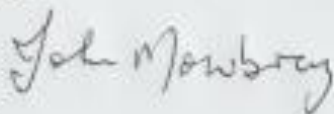
There were no Theatre Group events.

**Report:**

While there are some small changes to accounts for outings which have yet to take place, these have been reported as up to 31/10/23. The monthly statements had been meticulously organised with entries for the attachments highlighted; and the Excel Workbook made it easy to follow the progress of the finances which I find to be entirely in order and exactly correctly reported.

The Draft Report for the AGM is clear and appropriate and the Treasurer is to be commended not only for the clarity of the accounts but also for the very considerable amount of work he carried out during his term of office.

Signed, 11/12/23:-



John Mowbray.

**Figure 2**

**WPU3A SUMMARY OF INCOME & EXPENDITURE 2022/23**

(Bank Transactions as at 31 Oct 23)

	MAIN FUNDS	EVENT FUNDS				GRAND TOTALS
	<u>General Activities</u>	<u>Garden Group</u>	<u>Outings Group</u>	<u>Theatre Group</u>	<u>Totals</u>	
	£	£	£	£	£	£
<u>b/f from 2021/22</u>						
Surplus	8099.75	576.89	1732.05	1493.95	3802.89	11902.64
Advance Receipts	5722.50	748.00	0.00	0.00	748.00	6470.50
Prepayments	(100.00)	0.00	0.00	0.00	0.00	(100.00)
Accruals at year end	0.60	9.60	0.00	0.00	9.60	10.20
Balance at Bank	13752.85	1334.49	1732.05	1493.95	4560.49	18283.34
Petty Cash	40.00	0.00	0.00	0.00	0.00	40.00
Total Funds	13762.25	1324.89	1732.05	1493.95	4560.49	18323.34
<u>Activity YTD</u>						
Advance receipts for 2023/24	4787.75	592.00	12234.50	0.00	12826.50	17614.25
Receipts (excl Advance above)	5040.32	6373.18	22094.50	0.00	28467.68	33508.00
Prepayments for 2023/24	0.00	0.00	(5742.00)	0.00	(5742.00)	(5742.00)
Payments (excl Prepayments above)	(12298.67)	(6572.05)	(20839.10)	0.00	(27411.15)	(39709.82)
Outstanding recharges	0.00	0.00	0.00	0.00	0.00	0.00
Net movement for 2022/23	(1635.85)	549.13	1255.40	0.00	1804.53	168.68
<u>Current Totals (ytd)</u>						
Balance at Bank	11282.25	1727.62	9479.95	1493.95	12701.52	23983.77
Accruals at year end (Note 1)	(5.00)	(592.00)	(7644.10)	0.00	(8236.10)	(8241.10)
Petty Cash	40.00	0.00	0.00	0.00	0.00	40.00
Total Available Funds	11317.25	1135.62	1835.85	1493.95	4465.42	15782.67

**NOTES:**

1. Payments anticipated but not yet paid. Included to calculate actual available funds. Event payments mostly relate to 2023-24.

Check:	CAF Account Balance	23983.77
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## FIGURE 3

### SIMPLIFIED INCOME & EXPENDITURE ACCOUNTS (Main Funds)

(Bank Transactions as at 31 Oct 23)

	2022-23			2021-22		
	£	£	£	£	£	£
<b><u>SURPLUS (b/f from previous year)</u></b>						
Bank	13,752.85 (Note 10)			13,344.37 (Note 1)		
Advance Receipts	-5,752.50			-395.00		
Prepayments	99.40					
<b>Total Surplus b/f</b>			<b>8,099.75</b>			<b>12,949.37</b>
Petty Cash b/f (Note 8)			40.00			40.00
<b><u>RECEIPTS</u></b>						
Legacy Donation	0.00			2,500.00		
Membership Fees (current year)	6,290.00			695.50		
Events (current year)	3,483.75 (Note 7)			990.00 (Note 2)		
Gift Aid	1,011.07			114.35		
Other	8.00			90.76 (Note 3)		
<b>Total Receipts</b>		<b>10,792.82</b>			<b>4,390.61</b>	
<b><u>EXPENDITURE</u></b>						
Monthly Meetings (Note 4)	3,407.11			2,333.08		
Events (current year)	3,288.94 (Note 7)			1,100.00 (Note 2)		
TAT charges	1,584.00			1,852.00		
Administration Costs (Note 5)	4,054.17			3,856.93		
Bank Charges (Note 6)	63.85			98.22		
<b>Total Expenditure</b>		<b>12,398.07</b>			<b>9,240.23</b>	
<b>SURPLUS/(DEFICIT) for the year</b>			<b>-1,605.25</b>			<b>-4,849.62</b>
<b>SURPLUS/DEFICIT c/f (Note 12)</b>			<b>6,494.50</b>			<b>8,099.75</b>
<b>Reconciliation to Bank</b>						
Membership Fees in advance		4,787.75		3,094.50		
Other advance receipts		0.00		2,658.00 (Note 7)		
Prepayments		0.00		-100.00		
Outstanding payments/recharges		0.00		0.60 (Note 9)		
<b>BALANCE AT BANK</b>			<b>11,282.25</b>			<b>13,752.85</b>
Petty Cash		40.00		40.00		

### NOTES

- 1 Bank balance included £210.00 held on behalf of the Practical Gardening Group
- 2 Christmas Lunch Dec 21
- 3 Includes refund of fees following winding up of Herts Network of u3as
- 4 Monthly Meetings costs include cost of speakers and hall hire
- 5 Administration Costs include newsletters (printing and postage), software, TAM Magazine subs, Zoom licences, and other administrative expenses
- 6 Bank charges includes monthly account charges, cheque deposit charges, and direct debit processing fees
- 7 Rock Bottom Concert 22 Nov 22 and Christmas Lunch 5 Dec 22
- 8 For teas, coffees etc at monthly meetings. Restated for 2020-21
- 9 Bank charge (cheques in Sep 22) for 2021/22 membership fees, payable 7 Nov 22.
- 10 Bank balance includes 'ringfenced' legacy donation of £2500.
- 12 Includes £2500.00 legacy donation made in 2021-22

**FIGURE 4****SIMPLIFIED INCOME & EXPENDITURE ACCOUNTS (Event Funds)****(Bank Transactions as at 31 Oct 23)**

	<b>2022-23</b>			<b>2021-22</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>SURPLUS (b/f from previous year)</u></b>						
Bank	4,560.49			3,991.38		
Advance Receipts	-748.00					
Prepayments	-9.60					
<b>Total Surplus b/f</b>			<b>3,802.89</b>			<b>3,991.38</b>
Petty Cash b/f			0.00			0.00
<b><u>RECEIPTS</u></b>						
Garden Group	7,121.18			6,438.35		
Outings Group	22,094.50			0.00		
Theatre Group	0.00			0.00		
<b>Total Receipts</b>		<b>29,215.68</b>		<b>6,438.35</b>		
<b><u>EXPENDITURE</u></b>						
Garden Group	6,562.45			6,626.84		
Outings Group	20,839.10			0.00		
Theatre Group	0.00			0.00		
<b>Total Expenditure</b>		<b>27,401.55</b>		<b>6,626.84</b>		
<b>SURPLUS/(DEFICIT) for the year</b>			<b>1,814.13</b>			<b>-188.49</b>
<b>SURPLUS/(DEFICIT) c/f</b>			<b>5,617.02</b>			<b>3,802.89</b>
<b>Reconciliation to Bank</b>						
Advance receipts		12,826.50 (Note 3)		748.00 (Note 1)		
Prepayments		-5,742.00 (Note 3)		0.00		
Outstanding payments/recharges		0.00		9.60 (Note 2)		
<b>BALANCE AT BANK</b>			<b>12,701.52</b>			<b>4,560.49</b>
Petty Cash		0.00		0.00		

**NOTES**

- 1 Garden Group Waddesdon Manor trip 1 Dec 22
- 2 Bank charge (cheques in Sep 22) for Polesden Lacey trip, payable 7 Nov 22.
- 3 Garden Group Wisley trip 7 Dec 23, plus other 2023-24 Events (Spies Walk 15 Nov 23, Rock Bottom 25 Nov 23, WH Lunch 29 Nov 23, Blue Check 11 Dec 23, Brick Lane 15 Dec 23, Guys & Dolls 18 Jan 24)

**Figure 5**

<b>WPU3A ASSET REGISTER</b>							
<b>Version 17 Nov-23</b>							
<b>Purchase Date</b>	<b>Financial Year</b>	<b>Item</b>	<b>Cost</b>	<b>Cost Category</b>	<b>Depreciation (yrs)</b>	<b>Current Net Book Value</b>	<b>Location of Asset</b>
			<b>£</b>			<b>£</b>	
<b>Items costing more than £250</b>							
Jul-12	2011/12	60 Chairs	616.80	A	5	0.00	St Lukes
Jul-12	2011/12	Rack for chairs	294.00	A	5	0.00	St Lukes
Aug-13	2012/13	Art Hanging Wires (65 long wire cables; 6 plastic cables, 110 misc hooks, screws, etc for fixing)	573.58	A	5	0.00	Pump House Theatre/ SGL Painting Group (Heulwen Jones)
Oct-15	2014/15	Canon Projector	2238.00	B	3	0.00	Tony Johnson
Apr-17	2016/17	Laptop & Remote Control	646.83	B	3	0.00	Christine Thatcher
Jul-21	2021/22	Laptop (Acer Swift 1)	399.00	B	3	0.00	Peter Hutchinson
<b>Items costing between £100 and £249</b>							
Not known		Chord Radio Microphone Set (base station plus two microphones and carrying case)	Not known	C	Expensed	0.00	Peter Hutchinson
Feb-23	2022/23	Marketing Materials (four u3a branded sashes, and four roller banners)	213.92	C	Expensed	0.00	Marion McCrindle and Lucy Palmer (part each)
<b>Items costing between 0 and £99</b>							
Jan-16	2015/16	Projector Carrying Case	73.39	D	Expensed	0.00	Tony Johnson
Jan-16	2015/16	HDMI Cable	14.99	D	Expensed	0.00	Tony Johnson
Not known		Shure PA Microphone and cable	Not known	D	Expensed	0.00	Peter Hutchinson
Not known		Four sound cables	Not known	D	Expensed	0.00	Peter Hutchinson
Not known		Two Freestanding Display Boards	Not known	D	Expensed	0.00	Marion McCrindle
Apr-19	2018/19	Reserve Projector, plus lead and case	47.00	D	Expensed	0.00	WPU3A Study Group Coordinator (Zoe Mowbray)
Jul-21	2021/22	Laptop case, mouse, keyboard	20.73	D	Expensed	0.00	Peter Hutchinson
Oct-21	2020/21	USB Adapter	8.99	D	Expensed	0.00	Peter Hutchinson
Dec-21	2021/22	Soundcraft Spirit Folio Notepad Mixer	0.00	Gifted by St Lukes		0.00	Peter Hutchinson
May-22	2021/22	Behringer D1400P Passive DI Box	18.80	D	Expensed	0.00	Peter Hutchinson
May-22	2021/22	Three audio cables	20.47	D	Expensed	0.00	Peter Hutchinson
<b>TOTAL CURRENT VALUE OF ASSETS</b>						<b>0.00</b>	
<b>Cost Categories</b>		<b>Item Value</b>	<b>Depreciation Policy</b>				
A		General items costing £250 or more	Depreciate over 5 years				
B		IT items costing £250 or more	Depreciate over 3 years				
C		Items costing between £100 and £249.99	Write off in year of purchase				
D		Items costing between 0 and £99.99	Write off in year of purchase				

**Watford Park u3a**

England & Wales - Charity number 1123484

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# Accounts

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The Trustees present their report and accounts for the year to 31st October 2020

## Structure, governance and management

The charity is controlled by Trustees, who serve for three years on election at our AGM. They meet as an Executive Committee each month.

The Executive Committee and Trustees, at 31st October 2020, were as follows:

- Ron Duckling (Chairman)
- Jerry England (Vice-chairman)
- Andrew Robertson (Treasurer)
- Tony Johnson (Secretary)
- Heather Parry (Membership Secretary)
- Zoe Mowbray (Study Group Co-ordinator)
- Tony Yates (Minutes Secretary)
- Maureen Miller (Member)
- Frankie Hogan (Member)
- Pamela Tomlinson (Member)
- David Silver (Member)

It is with deep sorrow that we here record the death of one of our trustees, Alison Imrie, who was taken ill early in 2020. She resigned from the committee in May and passed away in July.

The Annual Operating Schedule, first created in 2014-15, has been further refined during the year, as the U3A develops and systems change. It has become a key tool in helping the Executive Committee manage the charity and keep on top of the numerous tasks needing to be done at different intervals during the year.

Our new website, accessible at [wpu3a.org.uk](http://wpu3a.org.uk) gives a much broader range of information about our U3A to members and prospective members.

The biggest operating change we have experienced this year has been the introduction of a piece of software called "Simple Membership". This has brought automation to the management of our membership system, and simplified the renewals of membership. It is a bespoke system, designed with U3As in mind.

Communication to our members continues to rely heavily on a monthly emailed and printed Newsletter, reporting on monthly meetings, outings and events, study group activities and messages from the Chairman and the Executive Committee. Whilst this has been produced continuously since 2008, we are particularly indebted to our current editor for the very high quality of the product.

At the time of the last AGM in January 2020, the committee members foresaw much change, especially that which would affect the membership system and changes to the Website. At that time Coronavirus was still largely half a world away. But, within weeks we realized that our organization was going to have to change radically if it was to continue providing its facilities to our members. The age profile of U3A members puts us high on the risk levels. Our monthly meetings were attended by as many as 150 people, who largely filled a church hall with minimal social distancing. Those meetings were one of the first casualties to Covid, and have been replaced by meetings via the Internet. Of course, not all our members are computer literate, and those that are have varying skill levels, but it has provided everyone an opportunity to expand their knowledge in this respect. Learning goes on!

The following paragraph from our website sums up the present situation.

### ***We are still open for business!***

There is plenty still going on at Watford Park U3A, despite the Covid 19 restrictions. Naturally, many of our regular activities have been hit - coach trips, theatre visits, outings and larger face to face meetings are all still on hold at the

moment. However, several study groups are meeting, particularly where this can be done outdoors. Monthly meetings with interesting speakers are continuing to take place online using Zoom. Several study groups have also learned how to use Zoom to continue their regular meetings.

### Objectives and activities

The objective of the charity (charitable purpose), adopted by a proposal put to the members present at the AGM on 22nd January 2019 is:

The advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.

### Achievements and performance

Our 13th year started with the regular monthly meetings attended by visiting speakers on a varied range of interesting topics. Soon, we had to adapt to the process of meetings by Zoom. It almost seems the normal thing to do now! A study group show, in which groups of members showcase their musical and other skills, is normally presented at the November meeting. This, our seventh such show, would have taken its place as a regular highlight in the calendar of Watford Park U3A. Our previous year's show had 58 performers. Socially distanced there would have been no room for an audience. So, in 2020 there will be a show with a difference. No massed ukulele bands, but rather single performers and related duet performers will take to the internet, instead of their normal stage. A learning process, both for the performers, and the technicians linking it all together.

Our membership has reduced slightly to around 460 with those leaving and joining in the past year balancing out. Monthly meetings are held on the 4<sup>th</sup> Tuesday of each month at St Luke's Church Hall, Langley Way, WATFORD. Latterly, of course, these "meetings" have happened from our homes.

We currently list over 70 study groups in our monthly Newsletter and on our website. They would normally meet on a regular basis with attendance ranging from 5 to 60 members at each session. Nineteen of the study groups are now using Zoom to "meet". A small number of the study groups are joint groups with other U3A branches.

New study groups, which have started this year are: Wine appreciation 2. Quiz group and the Quizzers Weekly group. A group investigating the history of Morris dancing. A new rambling group.

### Policy Development

During the year we have developed "Simple Membership", to the point where it was possible for members to apply for, or renew, and pay for their membership online. This has resulted in a reduced workload for the Membership Secretary and Treasurer, and ensured that we are operating within the requirements of the Data Protection Act.

### Public benefit

All our members are no longer in full time gainful employment, so our activities help to keep them active, both mentally & physically.

### Financial review.

It has been a stable year with no exceptional items. There was no capital investment this year.

At the financial year-end the accumulated surplus across all accounts for educational purposes was £16596.52 (+11%) split to £11310.80 (+56%) against general activities and £5285.72 (-31%) against specific educational groups. The overall increase in funds was caused, in part, by receipt of Gift Aid refunds, for two years. Costs were reduced in the second half, due to no expenses for hall hire being incurred, and lower printing costs. Our membership subscription



## Watford Park u3a Trustees Report for 2019-2020

was reduced for the next year to £15.00 for those who renewed on line. As normality returns, we look to reducing our surplus to the recommended 50% of turnover.

Approved by the Trustees (on 5th January 2021) and signed on their behalf.

**Ron Duckling**

..... (Chairman) .....5<sup>th</sup> January 2021.....(Date)

Note: For security reasons we will not publish an actual signature on a public document.

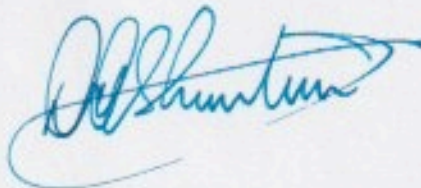
D. A. Shortman  
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31st December 2020

**To whom it may concern**

I confirm that I have examined the books, records and the Financial Statement of the Watford Park U3A covering the period 1<sup>st</sup> November 2019 to 31<sup>st</sup> October 2020 prepared by the Treasurer Andy Robertson and in my opinion the Financial Statement presents fairly the financial position of the Watford Park U3A as of 31<sup>st</sup> October 2020.



Don Shortman  
Independent Examiner