

VERULAM U3A

England & Wales · Charity number 1155517

Details

Status Registered

Legal form Other

Registered 2014-01-28

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

Contact

Address 206 Riverside Road
St. Albans
Hertfordshire
AL1 1SF

Phone 07500863525

Email secretary@verulamu3a.org

Website www.verulamu3a.org

Activities

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: We have provided regular educational talks for people in their Third Age in St Albans and its surrounding locality and also facilitated their continued learning through interest groups. We have also kept members informed of educational activities offered by our regional network and by the Third Age Trust.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training
- **Who:** Elderly/old People

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£66,181	£63,644	-	-
2024-07-31	£76,778	£76,381	-	-
2023-07-31	£70,299	£74,306	-	-
2022-07-31	£576	£6,892	-	-
2021-07-31	£4,662	£5,441	-	-

Trustees

Name	Role	Appointed
Ann Dean		2023-11-14
Barbara Bennett		2021-05-25
Edmund Jankowski		2020-02-12
George Raymond Bloom		2021-11-09
Giles Harrison		2023-11-14
Helen Norman		2024-08-23
Ian Marshall		2023-11-14
Jennifer Edie		2023-11-14
Malcolm Two		2023-11-14
Margaret Blockley		2025-02-14
Trevor Taylor		2020-02-12

VERULAM U3A

England & Wales - Charity number 1155517

Accounts

Trustees' Report 1 Aug 2024 - 31 July 2025	Reference and Administration Charity name: Verulam u3a Registered Charity Number: 1155517 Principal Address: c/o Secretary
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Trustees who managed the charity during the period	
Malcolm Two as Chair Edmund Jankowski as Secretary Ray Bloom as Treasurer Trevor Taylor as Vice-Chair and Trips Co-ordinator	Barbara Bennett as Committee Member and Trips Treasurer Giles Harrison as Committee Member Ann Dean as Committee Member Ian Marshall as Committee Member Jennifer Edie as Committee Member and Groups Co-ordinator Helen Norman as Committee Member from the end of the 2024 AGM Maggie Blockley as Committee Member from 14 th February 2025 (appointed by the Committee)

Structure, Governance and Management

The governing document of the charity is its constitution, initially adopted by the Steering Committee on 1.3.2013, formally adopted at the AGM on 29.10.2013, and amended at the AGMs held on 9.11.2021 and on 8.11.2022

The trustees are the members of the Executive Committee, elected by the membership at AGMs (or occasionally co-opted).

The charity is affiliated to the Third Age Trust (charity no. 288007), the national coordinating body for u3a groups.

Objectives:

The advancement of education and, in particular, the education of people not in full time gainful employment who are in their Third Age (being the period of time after the first age of childhood dependence and the second age of full time employment and/or parental responsibility) residing in St Albans Hertfordshire and its surrounding locality.

Activities

In accordance with the aims of the u3a movement, we are committed to promoting the benefits of learning in later life, and the attractions and advantages of the u3a. Members give their time freely to provide identifiable benefits to members in St Albans and the surrounding area, helping them to keep mind and body active, with resulting health benefits and improvement to quality of life. We have held monthly speaker meetings , run a variety of special interest groups , circulated to members a monthly newsletter and organised many trips and holidays.

The Trustees, in exercising their powers and duties, has taken into account the public benefit guidance as published by the Charity Commission.

Chair's report, August 2024 / July 2025

Chair's Report 2025

I am very pleased to report that your u3a remains in robust health. The inevitable loss of existing members during the year was somewhat exceeded by the steady inflow of new members and at the end of the year our membership stood at approximately 525. However, a more important measure of our condition is the growing attendance at our monthly meetings and the wide range of group activities which have taken place all, in my experience, in a friendly, lively, informal atmosphere, which I think is the essence of our u3a.

Your committee completed its work in reviewing and expanding the governance policy documents of our u3a, and these are all available on our website. Ed, our secretary, continued to represent us at meetings and discussions regarding the proposed changes to the governance structure of the Third Age Trust and these changes have now been implemented. I remain most grateful for all the hard work of our committee members.

On the social front Rick organised a very successful 60's/70's Night in November, and Trevor organised an extremely popular New Year's Lunch. Both of these are to be repeated this year. Trevor and Barbara offered us a wonderful series of holidays in the year including Sri Lanka, Uzbekistan, the Amalfi Coast, Albania, and various day trips to stately homes, gardens, castles and the seaside, as well as outings to theatres and concert halls, all much appreciated. Also we have enjoyed an eclectic and highly entertaining programme of talks at our monthly meetings and Brian has speakers booked to the end of 2026 and beyond.

You will have read of all these events in our brilliant newsletter but you will recall that, early in 2025, the serious medical emergency suffered by Roger Foad forced him to relinquish the editorship. Our thoughts and best wishes are still with Roger and his family in his

continued recovery challenge. We were most fortunate that with the minimum of delay Ian Marshall picked up the baton of editorship and is continuing to run with it at full speed as you will all have seen.

With everyone's hard work and with the goodwill and friendly support of all our members, it has been a successful year for Verulam u3a. Long may it continue.

Malcolm Two.

Chair, Verulam u3a

Verulam u3a Statement of Accounts

	2024-25	2023-24
Income		
<u>Membership</u>		
Cheques/cash/bank transfer, exc donations	£5,110.00	£5,367.00
Online - Membership transfer	£34.00	£10.00
PayPal - inc commissions	£2,539.72	£2,109.89
Gift Aid refund	£586.00	£506.88
Membership brought forward 2022/23	£0.00	£35.00
Donations	£43.00	£95.00
Refunds	£14.49	£0.00
Lanyards & Badges	£19.00	£0.00
PayPal membership pre-payments	£1,941.45	£12.00
Miscellaneous - PayPal setup	£0.00	£0.01
sub totals	£10,287.66	£8,135.78
Expenditure		
Paypal commission	£80.33	£84.32
Rent	£1,845.90	£1,896.30
Refunds	£47.00	£0.00
Talks Refreshments	£163.02	£185.82
Beacon software	£522.00	£529.00
Promotional Material	£192.20	£23.67
Capitation fee	£1,632.00	£1,600.00
Speakers	£1,224.00	£960.00
Stationery	£151.98	£80.29
Equipment purchase	£231.20	£0.00
Postage	£40.19	£0.00
Third Age Matters	£1,376.00	£1,143.80
Web Services	£244.80	£0.00
Miscellaneous - Mail refunds/gift	£12.50	£29.00
Transfer to Lloyds Savings account	£6,000.00	£0.00
sub totals	£13,763.12	£6,532.20
Balance Sheet as at 31 July 2025		
Brought forward from July 31 2024	£8,610.79	
Surplus/Excess for Year	-£3,475.46	
Accumulated funds at 31 July 2024	£5,135.33	
Lloyds Main Account at 31 July 2025	£5,135.33	

Verulam u3a Statement of Accounts: Trips Income and Expenditure 1 August 2024 to 31 July 2025

	2024-25	2023-24
Income		
Account transfers	£2,500.00	£1,000.00
Social events	£5,189.70	£5,413.30
Day trips 2024-25	£15,369.01	£1,078.20
Day Trips 2023-24	£0.00	£13,741.25
Holiday trips 2023-24	£0.00	£18,270.80
Holiday trips 2024-25	£7,107.30	£0.00
Theatre trips 2023-24	£0.00	£27,977.32
Theatre trips 2024-25	£26,639.51	£0.00
Theatre trips 2025-26	£52.50	£0.00
Sub totals	£56,858.02	
Expenditure		
B/F from 2022-23	£0.00	£10.35
Account transfers	£2,000.00	£5,500.00
Social events	£4,937.09	£4,677.00
Day Trips 2023-24	£0.00	£10,368.15
Day trips 2024-25	£14,535.43	£0.00
Day trips 2025-26	£50.00	£0.00
Holiday trips 2025-26	£93.60	£0.00
Holiday trips 2024-25	£7,001.67	£0.00
Hoilday trips 2023-24	£0.00	£19,416.62
Theatre trips 2023-24	£0.00	£27,971.16
Theatre trips 24-25	£26,656.79	£0.00
Sub totals	£55,274.58	
Agreed operational expenses	£930.00	£880.00
Sundries	£73.88	£215.99
Printing, Postage & Stationery	£22.49	£15.60
Sub totals	£56,300.95	
Balance Sheet as at 31 July 2025		
Brought forward from July 31 2024	£5,887.75	
Surplus/Excess for Year	£557.07	
Accum'd Funds at 31 July 2025	£6,444.82	
Cash at bank 31 July 2024	£6,444.82	

£67,480.87

£67,943.28

£69,054.87

Verulam u3a Groups Account
Income & Expenditure, 1st August 2024 - 31st July 2025

	Start Year	2024/2025
Income		
Art Group		£572.00
Table Tennis Group		£875.14
	Sub-totals	<u>£1,447.14</u>
Expenditure		
Art Group Rent		£548.00
Table Tennis Group Rent		£1,032.20
Account transfer		£0.00
	Sub totals	<u>£1,580.20</u>

Balance Sheet

Accumulated funds July 31 2024	£478.68
Excess for 2024/25	<u>-£133.06</u>
Accumulated funds July 31 2025	<u>£345.62</u>
Lloyds Groups Account July 31 2025	<u>£345.62</u>

2023/2024

£428.00

£707.10

£1,135.10

£295.00

£488.00

£10.00

£793.00

Verulam u3a - Statement of Accounts:Main Saving Account

Start year **2024-25**

Income

Transfers from the Main Account

£6,000.00

Interest

£44.42

Sub-totals

£6,044.42

Expenditure

£0.00

Sub-totals

£0.00

Balance Sheet

Transfer from Main Account at 24 September 2024

£6,000.00

Excess on 2024-25

£44.42

Accum'd funds as at 31 July 2025

£6,044.42

Cash at bank

£6,044.42

Verulam u3a - Statement of Accounts:Trips Saving Account

	<i>Start year</i>	2024-25	2023-24
Income			
Transfers from the Main Account		£2,000.00	£ 5,500.00
Interest		£43.62	£ 26.25
	Sub-totals	<u>£2,043.62</u>	<u>£ 26.25</u>
Expenditure			
Transfer to the Main Trips account		£2,500.00	£ 1,000.00
	Sub-totals	<u>£2,500.00</u>	<u>£ 1,000.00</u>
Balance Sheet			
Accum'd funds as at 31 July 2024		£4,526.25	
Excess on 2024-25		-£456.38	
Accum'd funds as at 31 July 2025		£4,069.87	
Cash at bank		£4,069.87	

£ 5,526.25

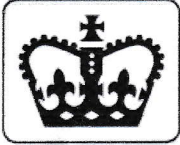
£ 1,000.00

£ 0.00

£ 4,526.25

£ 4,526.25

£ 4,526.25



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Verulam u3a

**On accounts for the year
ended**

31 July 2025

**Charity no
(if any)**

1155517

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2025

**Responsibilities and
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- 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.

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

Signed:

Date:

11-11-2025

Name:

CHRISTINE JARZAB

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

Address:

46 CEDARWOOD DRIVE

ST ALBANS

AL4 0JW

VERULAM U3A

England & Wales - Charity number 1155517

Accounts

<p>Trustees' Report 1 Aug 2023 - 31 July 2024</p>	<p>Reference and Administration</p> <p>Charity name: Verulam u3a Registered Charity Number: 1155517 Principal Address: c/o Secretary</p>
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Trustees who managed the charity during the period	
<p>Rick Hanson as Chair up to and including the AGM on 14.11.2023</p> <p>Malcolm Two as Chair from the end of that AGM</p> <p>Joan May as Secretary up to and including the AGM on 14.11.2023</p> <p>Edmund Jankowski as Committee Member up to and including the AGM on 14.11.2023; as Secretary from the end of that AGM</p> <p>Ray Bloom as Treasurer</p> <p>Sylvia Walker as Committee member and Groups Coordinator up to and including the AGM on 14.11.2023</p> <p>Trevor Taylor as Committee Member and Trips Coordinator up to and including the AGM on 14.11.2023; as Vice-Chair and Trips Co-ordinator from the end of that AGM</p>	<p>Barbara Bennett as Committee Member and Trips Treasurer</p> <p>Madelaine Skinner -as Committee Member from 01.08.2023 to the end of the AGM on 14.11.2023</p> <p>Geoff Priseman as Committee Member from 01.08.2023 to the end of the AGM on 14.11.2023</p> <p>Maria Littledike as Committee Member and Groups Co-ordinator from 01.08.2023 to 14.02.2024</p> <p>Giles Harrison as Committee Member from the end of the AGM on 14.11.2023</p> <p>Ann Dean as Committee Member from the end of the AGM on 14.11.2023</p> <p>Ian Marshall as Committee Member from the end of the AGM on 14.11.2023</p> <p>Jennifer Edie as Committee Member from the end of the AGM on 14.11.2023 and Groups Co-ordinator from 14.06.2024</p> <p>Susan Calverley as Groups Co-ordinator and Committee Member from the end of the AGM on 14.11.2023 to 26.05.2024 and 16.06.2024</p> <p>Jill Fisher as Committee Member from 01.08.2023 to 20.09.2023</p>

Structure, Governance and Management

The governing document of the charity is its constitution, initially adopted by the Steering Committee on 1.3.2013, formally adopted at

the AGM on 29.10.2013, and amended at the AGMs held on 9.11.2021 and on 8.11.2022

The trustees are the members of the Executive Committee, elected by the membership at AGMs (or occasionally co-opted).

The charity is affiliated to the Third Age Trust (charity no. 288007), the national coordinating body for u3a groups.

Objectives:

The advancement of education and, in particular, the education of people not in full time gainful employment who are in their Third Age (being the period of time after the first age of childhood dependence and the second age of full time employment and/or parental responsibility) residing in St Albans Hertfordshire and its surrounding locality.

Activities

In accordance with the aims of the u3a movement, we are committed to promoting the benefits of learning in later life, and the attractions and advantages of the u3a. Members give their time freely to provide identifiable benefits to members in St Albans and the surrounding area, helping them to keep mind and body active, with resulting health benefits and improvement to quality of life. We have held monthly speaker meetings , run a variety of special interest groups , circulated to members a monthly newsletter and organised many trips and holidays.

The Trustees, in exercising their powers and duties, has taken into account the public benefit guidance as published by the Charity Commission.

Chair's report, August 2023 / July 2024

Chair's Report 2024

Our November 2023 A.G.M. saw the end of Rick Hanson's 3 year term as Chair after all his sterling efforts in steering us through the unprecedented challenges of shutdowns. He instigated and arranged monthly Zoom meetings which kept us alive and kicking as an organisation and we all remain so grateful to him for not allowing us to founder.

This was a lively year with much activity on all fronts. Our indefatigable Trevor yet again provided a wonderful mix of holidays (South Africa, Herefordshire, Jordan, Gower Peninsula) and trips to stately homes, gardens, castles, theatres, opera houses, concert halls and the seaside.

Your Committee as well as attending to routine matters have been reviewing and expanding the various governance policies of our u3a, and have had contacts with neighbouring u3as on number of matters. Our Secretary has been taking part in the consultation over the proposed changes in the organisation and governance of the Third Age Trust.

On the social front, Rick Hanson organised another very popular and successful 60s/70s Night in November, and Trevor arranged a very enjoyable and well attended New Year's Lunch. Both these events are becoming regular fixtures with repeats coming shortly.

All of this has taken place against the backdrop of our regular activities. Brian Songhurst continued to produce an eclectic series of high quality entertaining and informative speakers for our increasingly well attended monthly meetings.

Finally and crucially there has been the constant flow of Group meetings and activities which are the lifeblood of our organisation. Our thanks go to all those who arrange them and just as importantly to those who attend them.

Malcolm Two.

Chair, Verulam u3a

Verulam u3a Statement of Accounts: Trips Income and Expenditure 1 August 2023 to 31 July 2024

	2023-24	2022/23
Income		
Account transfers	£1,000.00	£0.00
Social events	£5,413.30	£165.00
Day trips 2024-25	£1,078.20	£0.00
Day trips 2022-23	£0.00	£20,071.20
Day Trips 2023-24	£13,741.25	£0.00
Holiday trips 2023-24	£18,270.80	£0.00
Holiday trips 2022-23	£0.00	£30,013.00
Theatre trips 2022-23	£0.00	£11,118.40
Theatre trips 2023-24	£27,977.32	£0.00
Sub totals	£67,480.87	£61,367.60
Expenditure		
Refund b/f from 2022-23	£10.35	
Account transfers	£5,500.00	£0.00
Social events	£4,677.00	£1,606.10
Day Trips 2023-24	£10,368.15	£0.00
Day trips 2022/23	£0.00	£18,741.05
Hoilday trips 2023-24	£19,416.62	£0.00
Holiday trips 2022-23	£0.00	£29,875.50
Holidays 2021-22	£0.00	£17.00
Theatre trips 2022/23	£0.00	£13,186.30
Theatre trips 2023-24	£27,971.16	£0.00
Sub totals	£67,943.28	£63,425.95
Agreed operational expenses	£880.00	£800.00
Sundries	£215.99	£253.72
Printing, Postage & Stationery	£15.60	£0.00
Trips refund	£0.00	£0.00
Sub totals	£69,054.87	£64,479.67
Balance Sheet as at 31 July 2024		
Brought forward from July 31 2023	£7,461.75	
Surplus/Excess for Year	-£1,574.00	
Accum'd Funds at 31 July 2024	£5,887.75	
Cash at bank 31 July 2024	£5,887.75	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Verulam u3a

**On accounts for the year
ended**

July 31 2024

**Charity no
(if any)**

1155517

Set out on pages

(remember to include the page numbers of additional sheets)

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**Responsibilities and
basis of report**

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**Independent
examiner's statement**

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I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

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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.

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

Signed:

[Signature]

Date:

16-10-24

Name:

CHRISTINE JARAB

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

Address:

46 CEDARWOOD DRIVE
ST ALBAN
HELTWICK AL4 0JW

VERULAM U3A

England & Wales - Charity number 1155517

Accounts

Trustees' Report 1 Aug 2022 - 31 July 2023	Reference and Administration Charity name: Verulam u3a Registered Charity Number: 1155517 Principal Address: c/o Hon. Secretary
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Trustees who managed the charity during the period	
Rick Hanson - Chair Joan May - Secretary Ray Bloom - Treasurer Sylvia Walker - Groups Coordinator Trevor Taylor - Trips Coordinator	Barbara Bennett - Trips Treasurer Madelaine Skinner - Member Geoff Priseman - Member Ed Jankowski - Member Maria Littledike - Member Jill Fisher - Member

Structure, Governance and Management

The governing document of the charity is its constitution, initially adopted by the Steering Committee on 1.3.2013, formally adopted at the AGM on 29.10.2013, and amended at the AGMs held on 9.11.2021 and on 8.11.2022

The trustees are the members of the Executive Committee, elected by the membership at AGMs (or occasionally co-opted).

The charity is affiliated to the Third Age Trust (charity no. 288007), the national coordinating body for u3a groups.

Objectives:

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

In accordance with the aims of the u3a movement, we are committed to promoting the benefits of learning in later life, and the attractions and advantages of the u3a. Members give their time freely to provide identifiable benefits to members in St Albans and the surrounding area, helping them to keep mind and body active, with resulting health benefits and improvement to quality of life.

The Trustees, in exercising their powers and duties, have complied with the guidance as published by the Charity Commission.

Chair's report, August 2022 / July 2023

Chair's Report 2023

I can start by saying, that although I did not want to be chair and my wife refused to let me, I have enjoyed it and many thanks to all the members who have sent me messages of thanks and appreciation for what I have done as chair.

While on the subject of thanks, I must thank all those who have given up their time to make the members' meetings enjoyable and run smoothly. You may not realise, but there are at least twelve people, needed excluding me. to set up the hall and run the meeting! Also, I would like you all to thank Rog Foad for his excellent work on our newsletter and my fellow committee members who have done so much work to ensure the smooth management of the u3a. Of course, I must thank you, our members for your continued support in attending monthly meetings and all other u3a activities so regularly.

As you all may remember, I and the majority of your committee were voted in at the February 2020 AGM. I introduced my first speaker on March 10th who some of you may remember was Colin Richards of Watford and District u3a. who talked about the history of Northolt Airport. The very next day, the 11th, the coronavirus Restrictions were announced and we had a lockdown! From then on gatherings stopped along with our members' meetings.

Now, I do have an apology to you all, I did not pick up on the idea of holding Members Meetings on Zoom until August and our first was in September. While learning how to use Zoom I found you could substitute your background for a picture and believe me, my office is not a pretty site. So, I found a photo of the inside of this church. I was surprised at how many members thought I was here! I am pleased to say, that on average those joining the Zoom meeting were about the same as the church meetings.

While I have been on the committee lifetime membership cards were introduced. Not only are there savings from not printing cards and posting them, but there is also one of safety. In the unlikely event that we may have to evacuate, we know who attended because your card is scanned on entry and your presence recorded. In addition, I can give you some attendance statistics over the past 12 months, on average the attendance numbers have been increasing, but I don't think this is down to my jokes, more the excellent bookings made by our speaker organiser, Brian Songhurst. Thank you, Brian.

Rick Hanson.

Chair, Verulam u3a

Financial Review 1 August 2022 – 31 July 2023

Verulam Membership

It was a great relief that we could have a normal year's activities after the Covid stoppage, attending our monthly members' meetings and groups' activities which play such a big part in what we offer to members of Verulam u3a. Our improved finances have occurred as a result of the resumption of normal proceedings, allowing us to offer our many and varied activities. Currently we have 482 members comprising Individual Membership, Associate Memberships and Joint Memberships.

In this year's accounts there will be seen a Gift Aid refund of £507 attributed to our eligible members signing up for Gift Aid last year on the membership form. This is very important for us so that we can take advantage of funds returned to us by HMRC

All Expenditure is funded from income related solely to our charitable educational objectives

At the end of the year, we held a balance of £7,007.21 in the main account. The Trips and Groups activities are self-funded. We are required by Charity Law to use our income for our Charitable purpose and not to let it accumulate.

During the year, we achieved our objective of being self-financing and at the close of the last financial year on 31 July 2023 we held sufficient reserves for adequate financial stability to allow us to meet our objectives for the foreseeable future.

We continue to maintain a holding account for running educational trips and holidays for Members and for our group activities, thereby keeping the financing of those activities separate from our core charitable education activities.

Questions and Acceptance of Accounts. Proposer and Secunder

Accounts Examiner

For the year 2022–2023 our Accounts have been examined by Ms Christiine Jarzab. Christine has very kindly agreed to be nominated as our Examiner for the year 2023–2024.

The Committee have asked me to forward this nomination to the AGM and I would ask you for a Proposer and a Secunder.

Lifetime Membership Cards

All members receive a plastic Membership Card. The Card is a lifetime Membership Card, designed to last you a lifetime. The Lifetime Membership cards mean that our Membership Secretary does not have to send out replacement cards each year.

These cards have bar codes, and it is with these that we can scan ALL Members into meetings. This has three significant benefits.

1. In the event of fire, we have an accurate record of who was in the building.
2. The lifetime element of the cards ensured that we would save money on yearly printing costs and of course save volunteer time.
3. Additionally, and more importantly, we are required by the u3a to keep a record of ALL Members attending meetings for three weeks after an event, to track possible Covid sources.

Beacon

Beacon is an established fully integrated computerised Management tool made available by U3A. It offers full management of Membership, Groups and Finances. The system is fully secured and meets all the requirements of the Data Protection Act.

We pay TAT £1 per head per year for our licence to use Beacon.

Membership Renewal Payments

Beacon currently offers an electronic Membership payment service where Members can renew their Membership at no additional charge and we strongly recommend using the PayPal option, which makes membership payments easier to handle. YOU DO NOT NEED A PAYPAL ACCOUNT TO USE THIS SYSTEM. Go to our web site www.verulamu3a.org then go to the Membership tab and find the Renew link. By clicking on this, it will take you to the Beacon portal where you will be required to input your Membership number, your name your postcode and your email address. From there, look for the PayPal option where you can pay using your credit or debit card. Do not use your own Paypal account for this purpose.

Ray Bloom

Verulam u3a Treasurer

Verulam u3a Statement of Accounts
Main Account

	2022-23	2021-22
Income		
Membership	£7,629.34	£458.00
Gift Aid refund	£0.00	£0.00
Donations	£64.00	£16.60
Speakers	£0.00	£20.00
Refunds	£0.00	£86.75
Lanyards & Badges	£9.90	£0.00
Membership pre-payments	£15.00	£0.00
Miscellaneous – projector sale	£52.00	£0.00
Deposit – no name	£10.00	£0.00
	<hr/>	<hr/>
	£7,780.24	£581.35
Expenditure		
Paypal commission	£38.64	£0.00
Agreed expenses	£12.00	£0.00
Rent	£1,789.50	£1,922.50
Talks Refreshments	£182.56	£318.65
Affiliation fees	£0.00	£245.15
Beacon software	£545.00	£571.00
Lanyards/Badges/M'ship cards	£13.98	£283.74
Membership	£0.00	£10.00
Capitation fee	£1,748.00	£1,924.00
Speakers	£1,030.65	£934.90
Stationery	£102.34	£189.12
Postage	£16.32	£140.78
Third Age Matters	£2,680.77	£0.00
Web Services	£216.00	£180.00
Zoom DD	£43.17	£172.68
Error transfer	£234.00	£0.00
Donations	£50.00	£0.00
	<hr/>	<hr/>
	£8,702.93	£6,892.52
Excess over Income	-£922.69	
<u>Balance Sheet as at 31 July 2023</u>		
Brought forward from July 31 2022	£7,929.90	
Surplus/Excess for Year	-£922.69	
Accumulated funds at 31 July 2023	£7,007.21	
Lloyds Main Account at 31 July 2023	£7,007.21	

Verulam u3a Groups Account

Income & Expenditure, 1st August 2022 – 31st July 2023

	Start Year	2022/2023		2021/2022
Income				
Art Group		£504.00		£266.00
Table Tennis Group		<u>£647.00</u>		<u>£780.79</u>
		Sub-totals	£1,151.00	£1,046.79
Expenditure				
Art Group		£475.00		£290.00
Table Tennis Group		<u>£648.50</u>		<u>£937.00</u>
		Sub-totals	£1,123.50	£1,227.00
Balance Sheet				
Accumulated funds July 31 2022		£109.08		
Excess for 2023		<u>£27.50</u>		
Accumulated funds July 31 2023		<u>£136.58</u>		
Lloyds Groups Account July 31 2023		<u>£136.58</u>		

Verulam u3a Statement of Accounts: Trips Income and Expenditure 1 August 2022 to 31 July 2023

	2022/23	2021/22
Income		
Social events	£165.00	£2,655.00
Day trips 2019-20	£0.00	£6.50
Day trips 2020-21	£0.00	£875.70
Day trips 2021-22	£0.00	£14,072.59
Day trips 2022-23	£20,071.20	£0.00
Holiday trips 2021-22	£0.00	£4,171.48
Holiday trips 2022-23	£30,013.00	£0.00
Theatre trips 2019-20	£0.00	£80.00
Theatre trips 2020-21	£0.00	£0.00
Theatre trips 2021-22	£0.00	£16,708.72
Theatre trips 2022-23	£11,118.40	£2,302.00
	<hr/>	<hr/>
	£61,367.60	£40,871.99
Expenditure		
Social events	£1,606.10	£1,187.50
Day trips 2020/21	£0.00	£50.00
Day trips 2021/22	£0.00	£13,239.85
Day trips 2022/23	£18,741.05	£0.00
Holiday trips 2021/22	£17.00	£3,529.10
Holiday trips 2022/23	£29,875.50	£0.00
Theatre trips 2019/20	£0.00	£80.00
Theatre trips 2021/22	£0.00	£16,985.10
Theatre trips 2022/23	£13,186.30	£0.00
	<hr/>	<hr/>
	£63,425.95	£35,071.55
Agreed operational expenses	£800.00	£0.00
Sundries	£253.72	£232.98
Printing, Postage & Stationery	£0.00	£34.93
Trips refund	£0.00	£48.20
	<hr/>	<hr/>
	£64,479.67	£35,387.66
Balance Sheet		
Accum'd Funds at 31 July 2022	£10,573.82	
Excess on 2022/23	-£3,112.07	
Accum'd Funds at 31 July 2023	£7,461.75	
Cash at bank 31 July 2023	£7,461.75	



Section A Independent Examiner's Report

Report to the trustees

Charity Name Verulam u3a

On accounts for the year ended

July 31, 2023

Charity no (if any)

1155517

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2023

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

Signed:

[Handwritten signature]

Date:

26-06-2024

Name:

CHRISTINE JARZAB

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

Address:

46 CEDARWOOD DRIVE, ST ALBANS HERTS AL4 0DW