

# CHISWELL GREEN U3A

England & Wales · Charity number 1165924

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2016-03-08

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

## Contact

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**Address** 15 The Meads  
Bricket Wood  
St. Albans  
Hertfordshire  
AL2 3QJ

**Phone** 01923 674651

**Email** [secretary@chiswellgreenu3a.org.uk](mailto:secretary@chiswellgreenu3a.org.uk)

**Website** [chiswell-green.u3asite.uk](http://chiswell-green.u3asite.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:** We facilitate and encourage the sharing of individual skills with other retired or semi-retired people. We support study groups and help them to find suitable venues and resources. We share information within the whole membership about mutually beneficial activities. At our monthly meetings we have a speaker talking on various subjects such as The London Underground and Hertfordshire Air Ambulance

## Classification

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- **How:** Provides Services
- **What:** Education/training
- **Who:** Elderly/old People

## Geography

- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£45,877	£46,286	-	-
2024-03-31	£44,192	£44,778	-	-
2023-03-31	£45,855	£48,394	-	-
2022-03-31	£49,235	£49,573	-	-
2021-03-31	£25,801	£24,671	-	-

## Trustees

Name	Role	Appointed
<b>ANTHONY JACKSON</b>	Chair	2024-05-09
Adrian Michael Wilson		2020-11-01
Christine Margaret Jordan		2023-05-11
Christopher Howard Warren		2024-05-09
David John Brennan		2022-05-12
Geraldine Annette Dillon		2024-05-09
Jacqueline Nicole Lintern		2023-05-11
John Victor Smith		2023-05-11
Sarah Needham Duggan		2023-05-11
Susan Griffiths		2024-05-09

**CHISWELL GREEN U3A**

England & Wales - Charity number 1165924

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# Accounts

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Charity Number: 1165924

CHISWELL GREEN u3a

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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## TRUSTEES & OTHER TRUST INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

### Trustees – Officers

Adrian Wilson	Chair & Speaker Organiser	Resigned May 2024
Tony Jackson	Chair	Appointed May 2024
Les Smith	Deputy Chair and Equipment Organiser	Resigned May 2024
Adrian Wilson	Deputy Chair & Speaker Organiser	Appointed May 2024
John Smith	Treasurer	Appointed May 2023
Tony Jackson	Secretary	Resigned May 2024
Sue Griffiths	Secretary	Appointed May 2024

### Trustees – Non-Officers

Jackie Lintern	Membership Secretary	Appointed May 2023
Christine Jordan	Social	Appointed May 2023
Sarah Duggan	Groups Organiser	Appointed May 2023
Joy Dabson	Trips Organiser	Resigned May 2024
Barbara Gerwein	Accessibility Issues	Resigned May 2024
David Brennan	Newsletter & Printing	Appointed June 2022
Chris Warren	Webmaster / Equipment Organiser	Appointed May 2024
Gerry Dillon	Accessibility Issues	Appointed May 2024

### Registered Charity Number

1165924

### Principal Location

Greenwood Park Community Centre  
Tippendell Lane  
Chiswell Green  
St Albans  
AL2 3HW

### Bankers

Lloyds  
St Albans Branch  
c/o PO Box 1000  
Andover  
BX1 1LT

# TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual general report together with the financial statements of Chiswell Green u3a (CGu3a) for the year ended 31 March 2025.

CGu3a is a UK Charity with the registered number 1165924.

## **Structure, Governance and Management**

### **A - Constitution**

The charity is an unincorporated members association and a member of the Third Age Trust. It was formed on the 6/3/2014 and the inaugural meeting was held on the 3/4/2014. Regular monthly meeting started on the 1/5/2014. The main bank account was opened on the 3/4/2014 from which date membership fees were accepted.

Under the constitution all officers and non-officers must retire at the annual general meeting and may be re-elected as specified in the constitution.

- Each trustee has been told of their responsibilities and legal liabilities.
- The Committee of Trustees holds monthly meetings to manage the operation of the Charity and oversees the running of all Interest Groups run by members.
- The charity operates within the confines of its national body the Third Age Trust.
- Monthly assessments are made of the financial and operational positions and clear instructions are given to the relevant parties on the financial and risk management of Interest Groups and CGu3a activities.

### **B – Method of Appointment or Election of Trustees**

The management of the charity is the responsibility of the trustees who are elected or Co-opted under the terms of the constitution.

## **Objectives and Activities**

### **A - Objectives**

- The advancement of education of its members through activities conducive to learning and personal development.
- Promotion of physical fitness, mental and general health through activities that maintain and improve the well-being of members.
- Encouragement and broadening of members horizons in a multitude of subjects and topics through participation in the Charity's many diverse Interest Groups.

# TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025(CONTD)

## **B – Activities for Achieving Objectives**

- Monthly meetings are held for the entire membership at which members receive: a printed newsletter and points of note from the Committee and invited guests deliver talks on topical and educational subjects of interest.
- The Charity promotes and operates Interest Groups covering such activities as Needle Craft, Languages, History, Tai chi, Ballroom Dancing, Cycling etc.
- The continuous development of the Charity's website to promote its activities and to provide access to monthly news information and Interest Group activities.
- Promoting the benefits of being a member of the CGu3a through monthly meetings and Newsletters and allowing non-members to participate in Trips when opportunity arises.

In carrying out these activities where possible, the Trustees have had full regard to the guidance issued by the Government, the Charities Commission and that of the Third Age Trust.

The entire operation of CGu3a relies upon the dedicated contributions made by members acting on a voluntary basis.

## **Achievements and Performance**

### **A – Going Concern**

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has been adopted in preparing these financial statements.

### **B – Review of Activities**

- Providing a u3a for around four hundred retired and semi-retired residents of the Chiswell Green, Park Street, Bricket Wood and nearby vicinity.
- Providing educational and informative talks for members attending the monthly meetings and extra-curricular meetings discussing health awareness.
- Providing interest groups for members, covering a wide range of recreational, physical, mental and educational activities and, trips and visits for educational and recreational purposes.
- Providing news and information to all members about it and the wider u3a movements' activities.
- Enabling members (often isolated, elderly and lonely), to make new friends and acquaintances, to participate in the local community through activities and Interest Groups.

## TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025(CONTD)

### C – Investment Policy and Performance

- Financial Review            The financial statements are set out on pages 6 – 8.
- Reserves Policy            The Trustees aim to hold a minimum of 6 months annual income in reserves.
- Funds                        Membership subscriptions are the principal source of funds.

### Trustees' Responsibilities Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and Fairview of the situation of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to –

- select suitable accounting policies and then to apply them consistently,
- make judgements and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Report's) Regulations 2008 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on

and signed on their behalf by:



Tony Jackson - Chair



John Smith - Treasurer

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHISWELL GREEN u3a FOR THE YEAR ENDED 31 March 2025



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

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

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	Charity Name <b>CHISWELL GREEN U3A</b>		
<b>On accounts for the year ended</b>	<b>31/03/25</b>	<b>Charity no (if any)</b>	<b>1165924</b>
<b>Set out on pages</b>	(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 **31/03/2025**

**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:** **V. Edwards**      **Date:** **28/02/25**

**Name:** **V. EDWARDS**

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

**Address:** **506<sup>th</sup> ST ALBANS ROAD**  
**WATFORD**  
**HERTS WD24 6QU**

# CHISWELL GREEN u3a

NOTES TO THE FINANCIAL STATEMENT  
FOR THE YEAR ENDED 31<sup>st</sup> of MARCH 2025

## Accounting Policies

### 1. **Basis of preparation of the Financial Statement**

The financial statements have been prepared under the receipts and payments basis.

### 2. **Fund Accounting**

General funds are unrestricted funds which are available for use at the Trustees discretion in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

### 3. **Membership Subscriptions**

As of the 31<sup>st</sup> of March 2025 there were three hundred and four members of Chiswell Green u3a.

### 4. **Third Age Trust Annual Subscription**

The Third Age Trust is the umbrella organisation of all u3a's in the UK and to which Chiswell Green u3a pays an annual subscription per member every April. (£4.00 in 2025/26)

### 5. **Charity Funds**

Charity Funds are unrestricted funds comprising the Reserves from both the Main and Social Accounts. These monies are available to the Trustees for the continued promotion and administration of the Chiswell Green u3a. This reserve balance is monitored monthly for the Main Account and annually and as requested for the Social Account.

### 6. **Interest Groups**

As of 31<sup>st</sup> of March 2025 Chiswell Green u3a had 39 active Interest Groups. Three groups closed during the year and are not included in the 39.

For reporting purposes groups that received income (23) are summarised under the following headings. The three groups that closed received income and are included in the 23.

- **Academic Education** – Antiques(x2), Art Appreciation, Curios Old & New, History, Spanish(x3), Play Reading.
- **Arts & Crafts** – Art, Flower Arranging, Needles & Pins, Papercraft.
- **Musical** – Ballroom Dancing
- **Physical Education** – Yoga(x2). Tai Chi, Table Tennis, Pickle Ball.
- **Cultural Outings** – Wings & Wheels, Garden Visits, London Walks.
- **Mental Exercise** – Quiz.

CHISWELL GREEN u3a  
 RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31 MARCH 2025

Aca Art Mus Phy Cul Men

	General Fund	Savings	Group Trips	Academic Education	Arts & Crafts	Musical	Physical Education	Cultural Outings	Mental Exercise	2025 Total	2024 Total
	£		£	£	£	£	£	£	£	£	£
<b>Receipts</b>											
4000 Sundry Income	373									373	507
4001 Membership Subscriptions	6921									6921	7101
4200 Lanyard Sales	26									26	18
4300 Book Sales	370									370	331
4400 Raffle Income	1544									1544	1561
Social Acct Trips Income - Total			22539							22539	18577
Social Acct Trips Income - Received in Advance			(2907)							(2907)	
24xxAcct Interest Groups - Organisers' Receipts				5257	1011	661	8215	1565	302	17011	11216
											4881
<b>Total Receipts</b>	<b>9234</b>		<b>19632</b>	<b>5257</b>	<b>1011</b>	<b>661</b>	<b>8215</b>	<b>1565</b>	<b>302</b>	<b>45877</b>	<b>44192</b>
<b>Payments</b>											
7000 Hall Hire	1474									1474	1320
7002 Third Age Trust Membership Fees	1600									1600	1656
7003 Third Age Trust Magazines	639									639	889
7104 Speakers' Fees	943									943	986
7105 Beacon System	399									399	412
7200 Travelling	50									50	0
7206 Refreshments - General Meetings	189									189	442
7300 Newsletters & other Printing	1608									1608	1895
7301 Postage & Carriage	29									29	75
7302 Computer Consumables	308									308	
7350 Telephone & eMail	224									224	
7351 Raffle Prizes	489									489	889
7352 Christmas Party	827									827	725
7353 Lanyard Purchase	18									18	0
7499 Copyright Licence	67									67	64
7500 Equipment Repairs & Zoom Costs	92									92	0
7606 Sundry Expenses	222									222	584
7902 Accountancy Fees	600									600	
9999 Trips Expenses - Total			20644							20644	18577
SocialAcct Trips Expenses - Paid in advance			(1380)							(1380)	
Social Acct Trips Refunds - Unclaimed			(57)							(57)	
24xxAcct Interest Groups - Organisers' Payments				5553	1043	655	8180	1580	290	17300	11008
21xxAcct Interest Groups - Main Acct Payments											5254
<b>Total Payments</b>	<b>9779</b>		<b>19207</b>	<b>5553</b>	<b>1043</b>	<b>655</b>	<b>8180</b>	<b>1580</b>	<b>290</b>	<b>46286</b>	<b>44776</b>
<b>Surplus/(Deficit) for the Year</b>	<b>(546)</b>		<b>426</b>	<b>(296)</b>	<b>(32)</b>	<b>6</b>	<b>35</b>	<b>(15)</b>	<b>12</b>	<b>(409)</b>	<b>(584)</b>
<b>Total Cash</b>											
Assets	0									0	
Liabilities	0									0	
Cash at Bank - Main Account	8828									8828	10761
Cash at Bank - SavingsAccount		10197								10197	4538
Cash at Bank - Social Account			3572							3572	
Cash at Bank - Petty Cash	41									41	
24xx Acct Interest Groups - Organisers' Floats				85	305	0	803	0	92	1285	1096
21xx Acct Interest Groups - Main Acct Floats										0	2292
	8324	10197	3998	(211)	273	6	839	(15)	104	23514	18103
<b>Cash Received in Advance</b>											
4002 Members Fees Received in Advance	5420									5420	
	5420	0	0	0	0	0	0	0	0	5420	0
<b>Funds at 31 March 2024</b>	<b>2904</b>	<b>10197</b>	<b>3998</b>	<b>(211)</b>	<b>273</b>	<b>6</b>	<b>839</b>	<b>(15)</b>	<b>104</b>	<b>18094</b>	<b>18103</b>

  
 Tony Jackson - Chair

  
 John Smith - Treasurer



**GROUP INCOME AND EXPENDITURE 2024/25**

**2400's Cash Flow P1**

	<u>ACADEMIC EDUCATION</u>							<u>ARTS AND CRAFTS</u>					<u>MUSICAL</u>			<u>PAGE</u>		
	Antiques 1 & 2	Art Apprecia tion	History	Spanish X3	Play Reading	Curios Old & New	<b>TOTAL</b>	Art	XXX	Flower Arr.	Needles & Pins	Paper / craft	XXX	<b>TOTAL</b>	XXX	Ballroom Dancing	<b>TOTAL</b>	<b>C/F to next page</b>
Income 6 M to 30/9/24	102.00	155.00	80.00	2989.00	41.00	0.00	3367.00	251.00		111.00	100.00	42.00		504.00	0.00	340.00	340.00	4211.00
Income 6M to 31/3/25	0.00	85.00	105.00	1490.00	65.00	145.00	1890.00	224.00		24.00	221.00	38.00		507.00	0.00	321.00	321.00	2718.00
Total Inc. for Year	<u>102.00</u>	<u>240.00</u>	<u>185.00</u>	<u>4479.00</u>	<u>106.00</u>	<u>145.00</u>	<u>5257.00</u>	<u>475.00</u>	<u>0.00</u>	<u>135.00</u>	<u>321.00</u>	<u>80.00</u>		<u>1011.00</u>	<u>0.00</u>	<u>661.00</u>	<u>661.00</u>	<u>6929.00</u>
Expenses 6M to 30/9/24	379.54	130.92	100.00	2989.00	45.55	0.00	3645.01	260.00		42.00	166.50	24.35		492.85	0.00	340.00	340.00	4477.86
Expenses 6M to 31/3/25	0.00	124.74	85.00	1490.00	63.00	145.00	1907.74	221.60		127.00	165.00	36.58		550.18	0.00	315.00	315.00	2772.92
Total Exp. for Year	<u>379.54</u>	<u>255.66</u>	<u>185.00</u>	<u>4479.00</u>	<u>108.55</u>	<u>145.00</u>	<u>5552.75</u>	<u>481.60</u>	<u>0.00</u>	<u>169.00</u>	<u>331.50</u>	<u>60.93</u>		<u>1043.03</u>	<u>0.00</u>	<u>655.00</u>	<u>655.00</u>	<u>7250.78</u>
Net for Year	<u>(277.54)</u>	<u>(15.66)</u>	<u>0.00</u>	<u>0.00</u>	<u>(2.55)</u>	<u>0.00</u>	<u>(295.75)</u>	<u>(6.60)</u>	<u>0.00</u>	<u>(34.00)</u>	<u>(10.50)</u>	<u>19.07</u>		<u>(32.03)</u>	<u>0.00</u>	<u>6.00</u>	<u>6.00</u>	<u>(321.78)</u>
Float	<u>0.00</u>	<u>2.40</u>	<u>50.63</u>	<u>0.00</u>	<u>0.00</u>	<u>31.90</u>	<u>84.93</u>	<u>21.70</u>		<u>66.32</u>	<u>106.50</u>	<u>110.02</u>		<u>304.54</u>	<u>0.00</u>	<u>0.01</u>	<u>0.01</u>	<u>389.48</u>

		<u>PHYSICAL EXERCISE</u>						<u>CULTURAL TRIPS</u>						<u>MENTAL EXERCISE</u>			<u>PAGE</u>	
	Sub-total B/F from page 9.	Table Tennis	Tai Chi	Yoga 1	Yoga 2	Pickleball	<b>TOTAL</b>	London Wlks 1,2 & 3	Garden Visits	XXX	Wings & Wheels	XXX	XXX	<b>TOTAL</b>	Quiz	XXX	<b>TOTAL</b>	<b>GRAND TOTAL</b>
Income 6 M to 30/9/24	4211.00	324.00	600.00	1070.00	1215.00	320.00	3529.00	790.00	0.00		105.00			895.00	185.00		185.00	8820.00
Income 6M to 31/3/25	2718.00	324.00	825.00	1545.00	1725.00	267.00	4686.00	670.00	0.00		0.00			670.00	117.00		117.00	8191.00
Total Inc. for Year	<u>6929.00</u>	<u>648.00</u>	<u>1425.00</u>	<u>2615.00</u>	<u>2940.00</u>	<u>587.00</u>	<u>8215.00</u>	<u>1460.00</u>	<u>0.00</u>		<u>105.00</u>			<u>1565.00</u>	<u>302.00</u>		<u>302.00</u>	<u>17011.00</u>
Expenses 6M to 30/9/24	4477.86	324.00	674.56	1160.00	1085.00	356.00	3599.56	790.00	0.00		120.00			910.00	216.90		216.90	9204.32
Expenses 6M to 31/3/25	2772.92	324.00	731.00	1635.00	1623.00	267.00	4580.00	670.00	0.00		0.00			670.00	73.20		73.20	8096.12
Total Exp. for Year	<u>7250.78</u>	<u>648.00</u>	<u>1405.56</u>	<u>2795.00</u>	<u>2708.00</u>	<u>623.00</u>	<u>8179.56</u>	<u>1460.00</u>	<u>0.00</u>		<u>120.00</u>			<u>1580.00</u>	<u>290.10</u>		<u>290.10</u>	<u>17300.44</u>
Net for Year								<u>0.00</u>	<u>0.00</u>		<u>(15.00)</u>			<u>(15.00)</u>	<u>11.90</u>		<u>11.90</u>	<u>(3.10)</u>
Float	<u>389.48</u>	<u>0.00</u>	<u>302.18</u>	<u>(5.00)</u>	<u>506.14</u>	<u>0.00</u>	<u>803.32</u>	<u>0.00</u>	<u>0.00</u>		<u>0.00</u>			<u>0.00</u>	<u>92.32</u>		<u>92.32</u>	<u>1285.12</u>

**GROUP INCOME & EXPENITURE 2024/25**

**(2100 Accounts)**

		B/FWD 1/4/24	INCOME		EXPENSE	C/Fwd Bal into 2nd 6mnths	INCOME		EXPENSE	C/Fwd Bal into Next Year	TOTAL	TOTAL	NET
			6m To 30/9/24	6m To 30/9/24			6m To 31/3/25	6m To 31/3/25			INCOME FOR YEAR	EXPENSE FOR YEAR	FOR Yr TO 31/3/24
2131	ANTIQUES 1	25.00	196.45	221.45	0.00	0.00	0.00	0.00	0.00	196.45	221.45	-25.00	
2126	ANTIQUES 2	-3.00	174.59	171.59	0.00	0.00	0.00	0.00	0.00	174.59	171.59	3.00	
2127	ART APPRECIATION	0.00	114.00	114.00	0.00	114.00	114.00	0.00	0.00	228.00	228.00	0.00	
2140	CURIOS OLD & NEW	0.00	0.00	0.00	0.00	145.00	95.00	50.00	0.00	145.00	95.00	50.00	
2117	HISTORY	8.00	100.00	76.00	32.00	85.00	114.00	3.00	0.00	185.00	190.00	-5.00	
2120	SPANISH INTERMEDIATE	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2119	SPANISH BEGINNERS	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2122	SPANISH UPPER INT	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2138	PLAY READING	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
									<b>53.00</b>				
2129	ART	55.50	185.00	132.00	108.50	140.00	110.00	138.50	0.00	325.00	242.00	83.00	
2106	FLOWERS	97.50	42.00	126.00	13.50	91.00	91.00	13.50	0.00	133.00	217.00	-84.00	
2116	NEEDLES and PINS	36.00	100.00	90.00	46.00	95.00	108.00	33.00	0.00	195.00	198.00	-3.00	
2105	PAPERCRAFT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
									<b>185.00</b>				
2108	BALLROOM	282.70	340.00	354.00	268.70	276.00	345.00	199.70	0.00	616.00	699.00	-83.00	
		0.00			0.00			<b>199.70</b>	0.00	0.00	0.00	0.00	
2132	T.TENNIS	0.00	324.00	324.00	0.00	324.00	324.00	0.00	0.00	648.00	648.00	0.00	
2137	TAI CHI	0.00	161.00	160.00	1.00	176.00	176.00	1.00	0.00	337.00	336.00	1.00	
2109	YOGA 1	90.00	270.00	320.00	40.00	330.00	368.00	2.00	0.00	600.00	688.00	-88.00	
2114	YOGA 2	170.00	150.00	320.00	0.00	368.00	368.00	0.00	0.00	518.00	688.00	-170.00	
2139	PICKLEBALL	12.72	320.00	179.62	153.10	267.00	238.00	182.10	0.00	587.00	417.62	169.38	
								<b>185.10</b>					
2135	LONDON WALKS	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2134	GARDEN VISITS		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2113	WINGS & WHEELS	14.21	120.00	33.00	101.21	0.00	44.00	57.21	0.00	120.00	77.00	43.00	
								<b>57.21</b>					
2130	QUIZ	16.00	193.00	108.00	101.00	50.00	108.00	43.00	0.00	243.00	216.00	27.00	
								<b>0.00</b>					
		0.00			0.00			<b>43.00</b>		0.00	0.00	0.00	
		<b>804.63</b>	<b>2,790.04</b>	<b>2,729.66</b>		<b>2,461.00</b>	<b>2,603.00</b>	<b>723.01</b>		<b>5,251.04</b>	<b>5,332.66</b>	<b>-81.62</b>	
								<b>Check</b>		<b>5,251.04</b>	<b>5,332.66</b>		

**GROUP INCOME AND EXPENDITURE 2024/25**

**2100's Cash Flow P1**

	<u>ACADEMIC EDUCATION</u>							<u>ARTS AND CRAFTS</u>					<u>MUSICAL</u>			<u>PAGE TOTAL</u>		
	Antiques 1 & 2	Art Apprecia tion	History	Spanish X3	Play Reading	Curios Old & New	<b>TOTAL</b>	Art	XXX	Flower Arr.	Needles & Pins	Paper / craft	XXX	<b>TOTAL</b>	XXX	Ballroom Dancing	<b>TOTAL</b>	<b>C/F to next page</b>
Income 6 M to 30/9/24	371.04	114.00	100.00	0.00	0.00	0.00	585.04	185.00		42.00	100.00	0.00		327.00		340.00	340.00	1252.04
Income 6M to 31/3/25	0.00	114.00	85.00	0.00	0.00	145.00	344.00	140.00		91.00	95.00	0.00		326.00		276.00	276.00	946.00
Total Inc. for Year	<u>371.04</u>	<u>228.00</u>	<u>185.00</u>	<u>0.00</u>	<u>0.00</u>	<u>145.00</u>	<u>929.04</u>	<u>325.00</u>	<u>0.00</u>	<u>133.00</u>	<u>195.00</u>	<u>0.00</u>		<u>653.00</u>		<u>616.00</u>	<u>616.00</u>	<u>2198.04</u>
Expenses 6M to 30/9/24	393.04	114.00	76.00	0.00			583.04	132.00		126.00	90.00	0.00		348.00		354.00	354.00	1285.04
Expenses 6M to 31/3/25	0.00	114.00	114.00	0.00			228.00	110.00		91.00	108.00	0.00		309.00		345.00	345.00	882.00
Total Exp. for Year	<u>393.04</u>	<u>228.00</u>	<u>190.00</u>	<u>0.00</u>			<u>811.04</u>	<u>242.00</u>	<u>0.00</u>	<u>217.00</u>	<u>198.00</u>	<u>0.00</u>		<u>657.00</u>		<u>699.00</u>	<u>699.00</u>	<u>2167.04</u>
Net for Year	<u>(22.00)</u>	<u>0.00</u>	<u>(5.00)</u>	<u>0.00</u>			<u>(27.00)</u>	<u>83.00</u>	<u>0.00</u>	<u>(84.00)</u>	<u>(3.00)</u>	<u>0.00</u>		<u>(4.00)</u>	<u>0.00</u>	<u>(83.00)</u>	<u>(83.00)</u>	<u>(114.00)</u>
Float	<u>0.00</u>	<u>0.00</u>	<u>3.00</u>	<u>0.00</u>		<u>50.00</u>	<u>53.00</u>	<u>138.50</u>		<u>13.50</u>	<u>33.00</u>	<u>0.00</u>		<u>185.00</u>	<u>0.00</u>	<u>199.70</u>	<u>199.70</u>	<u>437.70</u>

**GROUP INCOME AND EXPENDITURE 2024/25 (Continued)**

**2100's Cash Flow P2**

		<u>PHYSICAL EXERCISE</u>						<u>CULTURAL TRIPS</u>						<u>MENTAL EXERCISE</u>			<u>TOTAL</u>	
	Sub-total B/F from page	Table Tennis	Tai Chi	Yoga 1	Yoga 2	Pickle ball	TOTAL	London Wilks 1,2 & 3	Garden Visits	XXX	Wings & Wheels	XXX	XXX	TOTAL	Quiz	XXX	TOTAL	GRAND TOTAL
Income 6 M to 30/9/24	1252.04	324.00	161.00	270.00	150.00	320.00	1225.00	0.00	0.00		120.00			120.00	193.00		193.00	2790.04
Income 6M to 31/3/25	946.00	324.00	<b>176.00</b>	330.00	368.00	267.00	1465.00	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>			<b>0.00</b>	<b>50.00</b>		<b>50.00</b>	2461.00
Total Inc. for Year	<u>2198.04</u>	<u>648.00</u>	<u>337.00</u>	<u>600.00</u>	<u>518.00</u>	<u>587.00</u>	<u>2690.00</u>	<u>0.00</u>	<u>0.00</u>		<u>120.00</u>			<u>120.00</u>	<u>243.00</u>		<u>243.00</u>	<u>5251.04</u>
Expenses 6M to 30/9/24	<b>1285.04</b>	<b>324.00</b>	<b>160.00</b>	320.00	<b>320.00</b>	179.62	<b>1303.62</b>	<b>0.00</b>	<b>0.00</b>		<b>33.00</b>			<b>33.00</b>	108.00		<b>108.00</b>	2729.66
Expenses 6M to 31/3/25	882.00	324.00	<b>176.00</b>	368.00	368.00	238.00	<b>1474.00</b>	<b>0.00</b>	<b>0.00</b>		<b>44.00</b>			<b>44.00</b>	<b>108.00</b>		108.00	2508.00
Total Exp. for Year	<u>2167.04</u>	<u>648.00</u>	<u>336.00</u>	<u>688.00</u>	<u>688.00</u>	<u>417.62</u>	<u>2777.62</u>	<u>0.00</u>	<u>0.00</u>		<u>77.00</u>			<u>77.00</u>	<u>216.00</u>		<u>216.00</u>	<u>5237.66</u>
Net for Year								<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>43.00</u>	<u>0.00</u>	<u>0.00</u>	<u>43.00</u>	<u>27.00</u>	<u>0.00</u>	<u>27.00</u>	<u>70.00</u>
Float	<u>437.70</u>	<u>0.00</u>	<u>1.00</u>	<u>2.00</u>	<u>0.00</u>	<u>182.10</u>	<u>185.10</u>	<u>0.00</u>	<u>0.00</u>		<u>57.21</u>			<u>57.21</u>	<u>43.00</u>		<u>43.00</u>	<u>723.01</u>

## TRIPS Income & Expense for 2024/25

### This Years TRIPS

	Trip Date	Received Income	Refunds	Revised Income	Actual Expense	Profit / (Loss) On Completed Trips		Complete
4041 Romney Marsh	16-Apr	£2,703.00		£2,703.00	£2,639.00	£64.00	2.4%	Yes
4042 Kent & East Sussex Train	01-May	£2,128.00		£2,128.00	£2,022.00	£106.00	5.0%	Yes
4043 Chiswick House	05-Jun	£1,813.00		£1,813.00	£1,811.00	£2.00	0.1%	Yes
4044 Lee & Stort Boat Trip	11-Jul	£2,915.00		£2,915.00	£2,900.00	£15.00	0.5%	Yes
4039 Peacocks 2024	29-Aug	£1,944.00	£49.50	£1,894.50	£1,837.00	£57.50	3.0%	Yes
4045 Call The Midwife	24-Sep	£1,813.00	£99.00	£1,714.00	£1,623.00	£91.00	5.3%	Yes
4047 Going To The Dogs	15-Oct	£1,539.00	£90.00	£1,449.00	£1,445.00	£4.00	0.3%	Yes
4046 John Rutter Xmas 24	05-Dec	£1,824.00		£1,824.00	£1,789.85	£34.15	1.9%	Yes
4048 Golden Oldies 25	12-Feb	£3,249.00	£57.00	£3,192.00	£3,140.00	£52.00	1.6%	Yes
4049 Topsail Cruises Maulden 25	13-May				£700.00			No
4050 Hidden London 25	26-Mar	£2,907.00		£2,907.00	£680.00			No
Previous Years Unclaimed Refunds						£35.50		
		£22,835.00	£295.50	£22,539.50	£20,586.85	£461.15	2.4%	

**CHISWELL GREEN U3A**

England & Wales - Charity number 1165924

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# Accounts

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Charity Number : 1165924

CHISWELL GREEN u3a

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

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TRUSTEES & OTHER TRUST INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2024

**Trustees - Officers**

Adrian Wilson	Chair & Speaker Organiser	
Les Smith	Deputy Chair and Equipment Organiser	
Peter Waite	Treasurer	- Resigned May 2023
John Smith	Treasurer	- Appointed May 2023
Tony Jackson	Secretary	

**Trustees - Non Officers**

Garry Snoad	Membership Secretary	- Resigned May 2023
Jackie Lintern	Membership Secretary	- Appointed May 2023
Pamela Whitfield	New Groups Organiser & Webmaster	- Resigned May 2023
Christine Jordan	Webmaster	- Appointed May 2023
Anne Traynor	Existing Groups Organiser	- Resigned May 2023
Sarah Duggan	New & Existing Groups Organiser	- Appointed May 2023
Joy Dabson	Trips Organiser	
Barbara Gerwein	Accessibility Issues	
Pamela Martin	Support Activities	- Resigned August 2023
David Brennan	Newsletter	

**Registered Charity Number**

1165924

**Principal Location**

Greenwood Park Community Centre  
Tippendell Lane  
Chiswell Green  
St Albans  
AL2 3HW

**Bankers**

Lloyds  
Ft Albans Branch  
c/o PO Box 1000  
Andover  
BX1 1LT

CH!SWELL GREEN u3a  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report together with the financial statements of Chiswell Green u3a ('CGu3a') for the year ended 31 March 2024

CGu3a is a UK Charity, with the registered number 1165924.

## **Structure, Governance and Management**

### **A - Constitution**

The Charity is an unincorporated members' association and a member of the Third Age Trust. It was formed on 6/3/2014 and the inaugural meeting was held on 3/4/2014. Regular monthly meetings started on 1/5/2014. The main bank account was opened on 3/4/2014 from which date, membership fees were accepted.

Under the constitution, all officers and non-officers must retire at the Annual General Meeting and may be re-elected as specified in the Constitution.

Each trustee has been told of their responsibilities and legal liabilities.

The Committee of Trustees holds monthly meetings to manage the operation of the Charity and oversees the running of all its Interest Groups run by members.

The Charity operates within the confines of its national body, the Third Age Trust.

Monthly assessments are made of the financial and operational positions and clear instructions are given to relevant parties on the financial and risk management of Interest Groups and CGu3a activities.

### **B - Method of Appointment or Election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected or co-opted under the terms of the Constitution.

## **Objectives and Activities**

### **A - Objectives**

The advancement of education of its members through activities conducive to learning and personal development.

Promotion of physical fitness, mental and general health through activities that maintain and improve the well-being of members.

Encouragement and broadening of members' horizons in a multitude of subjects and topics through participation in the Charity's many diverse Interest Groups.

#### **B - Activities for Achieving Objectives**

Monthly meetings are held for the entire membership at which invited guests deliver talks on topical and educational subjects of interest.

The Charity promotes and operates Interest Groups covering such activities as needlecraft, languages, history, tai chi, ballroom dancing, cycling etc.

The continuous development of the Charity's website to promote its activities and to provide access to monthly news information and Interest Group activities.

Promoting the benefits of being a member of CGu3a through monthly Newsletters and allowing non members to participate in Trips when opportunity arises.

In carrying out these activities where possible, the Trustees have had full regard to the guidance issued by the Government, the Charities Commission and that of the Third Age Trust.

The entire operation of CGu3a relies upon the dedicated contributions made by members acting wholly on a voluntary basis.

#### **Achievements and Performance**

##### **A - Going Concern**

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has been adopted in preparing these financial statements.

##### **B - Review of Activities**

Providing a u3a for around 400 retired and semi-retired residents of the Chiswell Green, Park Street, Bricket Wood and nearby vicinity.

Providing educational and informative talks for members attending the monthly meetings and extra curricular meetings discussing health awareness.

Providing Interest Groups for members, covering a wide range of recreational, physical, mental and educational activities and, Trips and visits for educational and recreational purposes.

CHISWELL GREEN u3a  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2024 (CONTD)

Providing news and information to all members about it and the wider u3a movements' activities.

Enabling members (often isolated, elderly and lonely), to make new friends and acquaintances, to participate in the local community through activities and Interest Groups.

**C - Investment Policy and Performance**

Financial Review	The financial statements are set out on pages 6 to 8.
Reserves Policy	The Trustees aim to hold a minimum of 6 months annual income in reserves.
Funds	Membership subscriptions are the principal source of funds.

**Trustees' Responsibilities Statement**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to -

- select suitable accounting policies and then to apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on

2024 and signed on their behalf by :

  
Adrian Wilson                      Chair

  
John Smith                      Treasurer

CHISWELL GREEN u3a  
INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF CHISWELL GREEN u3a  
FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the financial statements of Chiswell Green U3A for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act).

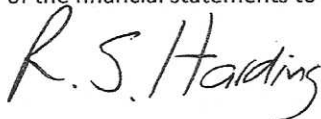
Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



28 March 2024

R S HARDING  
R S HARDING LTD  
Mercer House  
15 High street  
Redbourn  
Herts  
AL3 7LE

CHISWELL GREEN u3a  
 RECEIPTS & PAYMENTS  
 FOR THE YEAR ENDED 31 MARCH 2024

	Note	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2024 Total £	2023 Total £	
<b>Receipts</b>												
Membership Subscriptions	3	7101								7101	7382	
Lanyard & Book Sales		349								349	305	
Raffle Income		1561								1561	1340	
Sundry Income		507								507	107	
CGu3a Trips			18577							18577	17392	
Miscellaneous Trips										0	0	
Group Interests				4835	501	56	6	4221	1596	11216	13567	
- Organisers' Receipts				575	620	216	800	2364	306	4881	5763	
- Main Account												
<b>Total Receipts</b>		<b>9519</b>	<b>18577</b>	<b>5410</b>	<b>1121</b>	<b>272</b>	<b>806</b>	<b>6586</b>	<b>1902</b>	<b>44192</b>	<b>45855</b>	
<b>Payments</b>												
Third Age Trust Capitation Fees	4	1656								1656	1620	
Third Age Trust Magazines		889								889	824	
Hall Hire		1320								1320	1308	
Speakers' Fees		986								986	730	
Travelling										0	41	
Refreshments - General Meetings		442								442	432	
Postage & Stationery		75								75	136	
Newsletters & other Printing		1895								1895	1806	
Raffle Prizes		889								889	616	
Christmas Party		725								725	683	
Equipment Repairs & Zoom Costs										0	357	
Subscription Fees (inc Copyright Licence)		64								64	60	
Copyright Licence										0	0	
Sundry Expenses		584								584	70	
Annual Conference Attendance										0	0	
Lanyards										0	0	
CGu3a Trips		412	18577							18577	19576	
Beacon System										412	347	
Refunds Still Due to Members										0	0	
Interest Group Costs										0	0	
Interest Groups				4546	393	57	465	3866	1680	11008	13806	
- Organisers' Payments				658	723	216	987	2280	391	5254	5882	
- Main Account												
<b>Total Payments</b>		<b>9939</b>	<b>18577</b>	<b>5204</b>	<b>1116</b>	<b>273</b>	<b>1452</b>	<b>6146</b>	<b>2071</b>	<b>44778</b>	<b>48394</b>	
<b>Surplus/(Deficit) for the Year</b>		<b>(420)</b>	<b>0</b>	<b>205</b>	<b>5</b>	<b>(1)</b>	<b>(645)</b>	<b>440</b>	<b>(169)</b>	<b>(585)</b>	<b>(2539)</b>	
<b>Funds at 01 April 2023</b>												
- General		10761								10761	10244	
- Social Account			4538							4538	6861	
- Groups' Main Account				98	(21)	0	372	640	7	1096	1468	
- Organisers' Floats				654	322	108	96	1116	(4)	2292	2083	
<b>Funds at 31 March 2024</b>		<b>10341</b>	<b>4538</b>	<b>957</b>	<b>307</b>	<b>106</b>	<b>(177)</b>	<b>2196</b>	<b>(166)</b>	<b>18102</b>	<b>18117</b>	

BALANCE SHEET  
AS AT 31 MARCH 2024

	General Fund	Group Trips	Academic Education	Arts & Crafts	Mental Exercise	Musical	Physical Education	Cultural Outings	2024 Total	2023 Total
	£	£	£	£	£	£	£	£	£	£
<b>Current Assets</b>										
Petty Cash	59								59	21
Cash at Bank	12488								12488	12240
		6376							6376	4578
<b>Interest Group Debtors</b>										
- Main Account			390	337	80	288	773	15	1883	1870
- Organisers' Floats										
<b>Total Assets</b>	<b>12547</b>	<b>6376</b>	<b>390</b>	<b>337</b>	<b>80</b>	<b>288</b>	<b>773</b>	<b>15</b>	<b>20807</b>	<b>18809</b>
<b>Current Liabilities</b>										
Membership Fees in Advance	(1350)								(1350)	(684)
Deposit/ Trip payments in Advance		(1838)							(1838)	
Interest Group Creditors			(30)	(189)	(16)	(283)	(273)	(66)	(857)	(1230)
- Main Account			(390)	(337)	(80)	(288)	(773)	(15)	(1883)	(1870)
- Organisers' Floats										
<b>Net Assets</b>	<b>11197</b>	<b>4538</b>	<b>(30)</b>	<b>(189)</b>	<b>(16)</b>	<b>(283)</b>	<b>(273)</b>	<b>(66)</b>	<b>14879</b>	<b>15024</b>
<b>Charity Funds</b>										
As at 01 April 2023	10761								10761	10244
		4538							4538	6861
<b>For the year</b>	<b>(420)</b>	<b>0</b>							<b>(420)</b>	<b>(2081)</b>
<b>Unrestricted Funds as at 31 March 2024</b>	<b>10341</b>	<b>4538</b>							<b>14879</b>	<b>15024</b>

These financial statements were approved by the Trustees on 2024 and signed on their behalf by:

  
 .....  
 Adrian Wilson - Chair

  
 .....  
 John Smith - Treasurer

## Accounting Policies

- 1 **Basis of Preparation of Financial Statements**  
The financial statements have been prepared under the receipts and payments basis.
  
- 2 **Fund Accounting**  
General funds are unrestricted funds which are available for use at the Trustees discretion in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
  
- 3 **Membership Subscriptions**  
As at 31/03/24 there were 400 members of the Chiswell Green u3a. 17 Joined after September 2023 and paid the reduced rate of £9.
  
- 4 **Third Age Trust Annual Subscription**  
The Third Age Trust is the umbrella organisation of all u3as in the UK and to which Chiswell Green u3a pays an annual subscription per member every April (£4.50 in 2023-24 )
  
- 5 **Charity Funds**  
Charity Funds are unrestricted funds comprising the Reserves from both the Main and Social Account. These monies are available to the Trustees for the continued promotion and administration of the Chiswell Green u3a. This reserve balance is monitored monthly for the Main Account and annually and as requested for the Social Account.
  
- 6 **Interest Groups**  
As at 31/3/24 Chiswell Green u3a has 43 active Interest Groups.  
For reporting purposes groups receiving income (25) are summarised under the following headings :  
**Academic Education** - Antiques(x2), Art Appreciation, History, Spanish(x3), Play Reading.  
**Arts & Crafts** - Art, Flower Arranging, Needles & Pins. Papercraft (x2).  
**Cultural Outings** - Wings & Wheels, Garden Visits, London Walks.  
**Musical** - Singing for Fun, Ballroom Dancing.  
**Mental Exercise** - Quiz  
**Physical Education** - Zumba Gold, Yoga (x2), Pickle Ball, Table Tennis, Tai Chi.

GROUP INCOME AND EXPENDITURE 2022/23

	<u>ACADEMIC EDUCATION</u>				<u>ARTS AND CRAFTS</u>				<u>MENTAL EXERCISE</u>			<u>MUSICAL</u>	Sub-total C/F to next page			
	Antiques 1 & 2	Art App. & Play Reading	History	Spanish X3	TOTAL	Art	xxx	Flower Arr.	Needles & Pins	Paper / craft 1 & 2	TOTAL	Quiz		Singing For Fun	Ballroom Dancing	TOTAL
Income 6 M to 30/9/23	255.00	111.00	3.00	748.00	1117.00	41.00		105.00	27.00	28.00	201.00	45.00	0.00	6.48	6.48	1369.48
Income 6M to 31/3/24	54.00	65.00	0.00	3599.00	3718.00	20.00		129.00	117.00	34.00	300.00	11.00	0.00	0.00	0.00	4029.00
Total Inc. for Year	309.00	176.00	3.00	4347.00	4835.00	61.00	0.00	234.00	144.00	62.00	501.00	56.00	0.00	6.48	6.48	5398.48
Expenses 6M to 30/9/22	247.34	79.19	8.00	748.00	1082.53	27.66		116.00	37.00	48.15	228.81	23.15	0.00	13.23	13.23	1347.72
Expenses 6M to 31/3/23	0.00	59.55	0.00	3404.00	3463.55	95.00		42.00	0.00	26.80	163.80	34.15	452.00	0.00	452.00	4113.50
Total Exp. for Year	247.34	138.74	8.00	4152.00	4546.08	122.66	0.00	158.00	37.00	74.95	392.61	57.30	452.00	13.23	465.23	5461.22
Net for Year	61.66	37.26	(5.00)	195.00	288.92	(61.66)	0.00	76.00	107.00	(12.95)	108.39	(1.30)	(452.00)	(6.75)	(458.75)	(62.74)

**CHISWELL GREEN U3A**

England & Wales - Charity number 1165924

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# Accounts

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Charity Number : 1165924

CHISWELL GREEN U3A

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

# CHISWELL GREEN U3A

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## CHISWELL GREEN U3A

### TRUSTEES & OTHER TRUST INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

#### Trustees - Officers

Adrian Wilson	Chair & Speaker Organiser
Les Smith	Deputy Chair and Equipment Organiser
Peter Waite	Treasurer
Tony Jackson	Secretary

#### Trustees - Non Officers

Pauline Matthews	Newsletter & Webmaster	- Resigned May 2022
Garry Snoad	Membership Secretary	
Pamela Whitfield	New Groups Organiser & Webmaster	
Anne Traynor	Existing Groups Organiser	
Joy Dabson	Trips Organiser	
Paul Draper	Speaker Organiser	- Resigned May 2022
Barbara Gerwein	Accessability Issues	
Pamela Martin	Support Activities	
David Brennan	Newsletter	- Appointed May 2022

#### Registered Charity Number

1165924

#### Principal Location

Greenwood Park Community Centre  
Tippendell Lane  
Chiswell Green  
St Albans  
AL2 3HW

#### Bankers

Lloyds  
St Albans Branch  
c/o PO Box 1000  
Andover  
BX1 1LT

CHISWELL GREEN U3A  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2023.

The Trustees present their annual report together with the financial statements of Chiswell Green U3A ('CGU3A') for the year ended 31 March 2023

CGU3A is a UK Charity, with the registered number 1165924.

## **Structure, Governance and Management**

### **A - Constitution**

The Charity is an unincorporated members' association and a member of the Third Age Trust. It was formed on 6/3/2014 and the inaugural meeting was held on 3/4/2014. Regular monthly meetings started on 1/5/2014. The main bank account was opened on 3/4/2014 from which date, membership fees were accepted.

Under the Constitution, all officers and non-officers must retire at the Annual General Meeting and may be re-elected as specified in the Constitution.

- \* Each trustee has been told of their responsibilities and legal liabilities.
- \* The Committee of Trustees holds monthly meetings to manage the operation of the Charity and oversees the running of all its Interest Groups run by members.
- \* The Charity operates within the confines of its national body, the Third Age Trust.
- \* Monthly assessments are made of the financial and operational positions and clear instructions are given to relevant parties on the financial and risk management of Interest Groups and CGU3A activities.

### **B - Method of Appointment or Election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected or co-opted under the terms of the Constitution.

## **Objectives and Activities**

### **A - Objectives**

- \* The advancement of education of its members through activities conducive to learning and personal development.
- \* Promotion of physical fitness, mental and general health through activities that maintain and improve the well-being of members.

CHISWELL GREEN U3A  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2023 (CONTD).

- \* Encouragement and broadening of members' horizons in a multitude of subjects and topics through participation in the Charity's many diverse Interest Groups.

**B - Activities for Achieving Objectives**

- \* Monthly meetings are held for the entire membership at which invited guests deliver talks on topical and educational subjects of interest.
- \* The Charity operates 46 Interest Groups covering such activities as needlecraft, languages, history, Tai Chi, singing, canastra etc.
- \* The continuous development of the Charity's website to promote its activities and to provide access to monthly news information and Interest Group activities.
- \* Growing the Charity's membership numbers to over 400 and its continual expansion.

In carrying out these activities where possible, the Trustees have had full regard to the guidance issued by the Government, the Charities Commission and that of the Third Age Trust.

The entire operation of CGU3A relies upon the dedicated contributions made by members acting wholly on a voluntary basis.

**Achievements and Performance**

**A - Going Concern**

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has been adopted in preparing these financial statements.

**B - Review of Activities**

- \* Providing a U3A for around 400 retired and semi-retired residents of the Chiswell Green, Park Street, Bricket Wood and nearby vicinity.
- \* Providing educational and informative talks for members attending the monthly meetings.
- \* Providing Interest Groups for members, covering a wide range of recreational, physical, mental and educational activities and Trips and visits for educational and recreational purposes.



CHISWELL GREEN U3A  
INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF CHISWELL GREEN U3A  
FOR THE YEAR ENDED 31 MARCH 2023

I report on the financial statements of the Charity for the year ended 31 March 2023 which are set out on pages 6 to 8.

This report is made solely to the Charity's Trustees as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

### Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 ('the Act') and that only an independent examination is needed.

It is my responsibility to :

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

### Basis of Independent Examiner's Report

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

### Independent Examiner's Statement

In connection with my examination, no matter has come to my attention :

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

*B Chasty*

**SIGNED: Billie Chasty (Chartered Accountant)**  
18, West Common Way  
Harpenden  
AL52LF

Dated: *8<sup>th</sup> April 2023*

CHISWELL GREEN U3A  
RECEIPTS & PAYMENTS  
FOR THE YEAR ENDED 31 MARCH 2023

	Note	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2023 Total £	2022 Total £	
<b>Receipts</b>												
Membership Subscriptions	3	7382								7382	3978	
Lanyard & Book Sales		305								305	148	
Raffle Income		1340								1340	650	
Sundry Income		107								107	136	
CGU3A Trips			17392							17392	27232	
Miscellaneous Trips										0	0	
Group Interests				4136	1113	167	1354	5661	1137	13567	13413	
- Organisers' Receipts				1562	939	144	1380	1593	145	5763	3678	
- Main Account												
<b>Total Receipts</b>		<b>9133</b>	<b>17392</b>	<b>5698</b>	<b>2052</b>	<b>311</b>	<b>2734</b>	<b>7254</b>	<b>1282</b>	<b>45855</b>	<b>49235</b>	
<b>Payments</b>												
Third Age Trust Capitalation Fees	4	1620								1620	1376	
Third Age Trust Magazines		824								824	773	
Hall Hire		1308								1308	763	
Speakers' Fees		730								730	692	
Travelling		41								41	5	
Refreshments - General Meetings		432								432	453	
Postage & Stationery		136								136	612	
Newsletters & other Printing		1806								1806	1156	
Raffle Prizes		616								616	347	
Christmas Party		683								683	674	
Equipment Repairs & Zoom Costs		357								357	149	
Subscription Fees (inc Copyright Licence)		60								60	75	
Copyright Licence										0	0	
Sundry Expenses										70	140	
Annual Conference Attendance		70								0	0	
Lanyards										0	55	
CGU3A Trips			19576							19576	23421	
Beacon System		347								347	393	
Refunds Still Due to Members										0	0	
Interest Group Costs										0	0	
Interest Groups				4205	1098	194	1188	6004	1118	13806	14151	
- Organisers' Payments				1630	709	128	1470	1960	86	5982	4337	
- Main Account												
<b>Total Payments</b>		<b>9031</b>	<b>19576</b>	<b>5834</b>	<b>1807</b>	<b>322</b>	<b>2657</b>	<b>7964</b>	<b>1203</b>	<b>48394</b>	<b>49573</b>	
<b>Surplus/(Deficit) for the Year</b>		<b>102</b>	<b>(2184)</b>	<b>(136)</b>	<b>244</b>	<b>(11)</b>	<b>77</b>	<b>(710)</b>	<b>79</b>	<b>(2539)</b>	<b>(338)</b>	
<b>Funds at 01 April 2023</b>		<b>10244</b>	<b>6861</b>	<b>181</b>	<b>82</b>	<b>0</b>	<b>559</b>	<b>555</b>	<b>92</b>	<b>10244</b>	<b>12995</b>	
- General										6861	3050	
- Social Account											2127	
- Groups' Main Account											2083	
- Organisers' Floats											250	
<b>Funds at 31 March 2023</b>		<b>10346</b>	<b>4678</b>	<b>410</b>	<b>540</b>	<b>98</b>	<b>1190</b>	<b>606</b>	<b>250</b>	<b>18117</b>	<b>20682</b>	

BALANCE SHEET  
AS AT 31 MARCH 2023

	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2023 Total £	2022 Total £
<b>Current Assets</b>										
Petty Cash	21								21	12
Cash at Bank	12240								12240	17102
		4678							4678	6861
<b>Interest Group Debtors</b>										
Per Receipts & Payments			296	228	82	747	418	99	1870	2083
- Main Account										
- Organisers' Floats										
<b>Total Assets</b>	<b>12261</b>	<b>4678</b>	<b>296</b>	<b>228</b>	<b>82</b>	<b>747</b>	<b>418</b>	<b>99</b>	<b>18809</b>	<b>26058</b>
<b>Current Liabilities</b>										
Membership Fees in Advance	(684)								(684)	(5402)
Interest Group Creditors			(114)	(292)	(16)	(469)	(188)	(151)	(1230)	(1468)
- Main Account										
- Organisers' Floats			(296)	(228)	(82)	(747)	(418)	(99)	(1870)	(2083)
<b>Net Assets</b>	<b>11577</b>	<b>4678</b>	<b>(114)</b>	<b>(292)</b>	<b>(16)</b>	<b>(469)</b>	<b>(188)</b>	<b>(151)</b>	<b>15024</b>	<b>17104</b>
<b>Charity Funds</b>										
As at 01 April 2022	10244	6861							10244	12995
									6861	3050
<b>For the year</b>	<b>102</b>	<b>(2184)</b>							<b>(2081)</b>	<b>1059</b>
<b>Unrestricted Funds as at 31 March 2023</b>	<b>10346</b>	<b>4678</b>							<b>15024</b>	<b>17104</b>

These financial statements were approved by the Trustees on 2023 and signed on their behalf by:

.....  
  
 Adrijan Wilson - Chair  
 .....

Peter Waite - Treasurer

CHISWELL GREEN U3A  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023.

**Accounting Policies**

- 1        **Basis of Preparation of Financial Statements**  
The financial statements have been prepared under the receipts and payments basis.
- 2        **Fund Accounting**  
General funds are unrestricted funds which are available for use at the Trustees discretion in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- 3        **Membership Subscriptions**  
As at 31/03/23 there were 414 members of the Chiswell Green U3A.  
16 Joined after September 2022 and paid the reduced rate of £9.
- 4        **Third Age Trust Annual Subscription**  
The Third Age Trust is the umbrella organisation of all U3As in the UK and to which Chiswell Green U3A pays an annual subscription per member every April (£3.50 in 2022-23 ).
- 5        **Charity Funds**  
Charity Funds are unrestricted funds comprising the General Reserve and the Social Account. These are monies available to the Trustees for the continued promotion and administration of the Chiswell Green U3A. This reserve balance is monitored annually. The Social Account includes holdings for trips taking place in 2023/24 of £3,258.
- 6        **Interest Groups**  
For presentation purposes group activities are summarised under the following headings :  
**Academic Education** - Antiques, History, Spanish (x3) & Art Appreciation.  
**Arts & Crafts** - Needles & Pins, Papercraft (x2), Flower Arranging, Art.  
**Musical** - Singing for Fun, Ballroom Dancing.  
**Mental Exercise** - Quiz, Games  
**Physical Exercise**- Zumba Gold, Yoga (x2), Chair Exercise, Table Tennis, Tai Chi.  
**Cultural Trips** - Wings & Wheels, Garden Visits, London Walks.

GROUP INCOME AND EXPENDITURE 2022/23

	<u>ACADEMIC EDUCATION</u>					<u>ARTS AND CRAFTS</u>					<u>MENTAL EXERCISE</u>		<u>MUSICAL</u>		Sub-total C/F to next page	
	Antiques 1 & 2	Art App.	History	Spanish X3	TOTAL	Art	Calligraphy	Flower Arr.	Needles/Pins	Papercraft 1 & 2	TOTAL	Quiz	Singing For Fun	Ballroom Dancing		TOTAL
Income 6 M to 30/9/22	306.00	110.00	57.00	1768.00	2241.00	88.50	0.00	207.00	106.00	211.45	612.95	88.50	714.00	280.00	1082.50	3936.45
Income 6M to 31/3/23	330.00	75.00	25.00	1465.00	1895.00	119.80	0.00	126.00	70.26	183.50	499.56	78.50	0.00	360.00	438.50	2833.06
Total Inc. for Year	636.00	185.00	82.00	3233.00	4136.00	208.30	0.00	333.00	176.26	394.95	1112.51	167.00	714.00	640.00	1521.00	6769.51
Expenses 6M to 30/9/22	186.33	92.35	51.00	1768.00	2097.68	65.00	0.00	151.00	80.00	191.02	487.02	113.48	530.19	305.24	948.91	3533.61
Expenses 6M to 31/3/23	409.08	114.00	119.00	1465.00	2107.08	160.00	0.00	174.83	96.00	180.26	611.09	80.35	0.00	352.43	432.78	3150.95
Total Exp. for Year	595.41	206.35	170.00	3233.00	4204.76	225.00	0.00	325.83	176.00	371.28	1098.11	193.83	530.19	657.67	1381.69	6684.56
Net for Year	40.59	(21.35)	(88.00)	0.00	(68.76)	(16.70)	0.00	7.17	0.26	23.67	14.40	(26.83)	183.81	(17.67)	139.31	84.95

**GROUP INCOME AND EXPENDITURE 2022/23 (Continued)**

**PHYSICAL EXERCISE**

**CULTURAL TRIPS**

	Sub-total B/F from last page	Table Tennis	Tai Chi	Yoga 1	Yoga 2	Zumba Gold	Chair Ex.	TOTAL	London Wlks 1,2 & 3	Garden Visits	Wings & Wheels	TOTAL	GRAND TOTAL
Income 6 M to 30/9/22	3936.45	336.00	526.74	705.00	915.00	0.00	0.00	2482.74	496.00	0.00	5.00	501.00	6920.19
Income 6M to 31/3/23	2833.06	333.00	560.00	1165.00	1120.00	0.00	0.00	3178.00	536.00	0.00	100.00	636.00	6647.06
Total Inc. for Year	6769.51	669.00	1086.74	1870.00	2035.00	0.00	0.00	5660.74	1032.00	0.00	105.00	1137.00	13567.25
Expenses 6M to 30/9/22	3533.61	336.00	564.74	895.00	785.00	0.00	0.00	2580.74	496.00	0.00	42.75	538.75	6653.10
Expenses 6M to 31/3/23	3150.95	336.00	640.00	1103.00	1344.00	0.00	0.00	3423.00	536.00	0.00	42.75	578.75	7152.70
Total Exp. for Year	6684.56	672.00	1204.74	1998.00	2129.00	0.00	0.00	6003.74	1032.00	0.00	85.50	1117.50	13805.80
Net for Year	84.95	(3.00)	(118.00)	(128.00)	(94.00)	0.00	0.00	(343.00)	0.00	0.00	19.50	19.50	(238.55)

**CHISWELL GREEN U3A**

England & Wales - Charity number 1165924

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# Accounts

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Charity Number : 1165924

CHISWELL GREEN U3A

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

# CHISWELL GREEN U3A

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## CHISWELL GREEN U3A

### TRUSTEES & OTHER TRUST INFORMATION FOR THE YEAR ENDED 31 MARCH 2022

#### **Trustees - Officers**

Adrian Wilson	Chair
Les Smith	Deputy Chair and Equipment Organiser
Peter Waite	Treasurer
Tony Jackson	Secretary

#### **Trustees - Non Officers**

Pauline Matthews	Newsletter & Webmaster
Garry Snoad	Membership Secretary
Pamela Whitfield	New Groups Organiser
Anne Traynor	Existing Groups Organiser
Joy Dabson	Trips Organiser
Paul Draper	Speaker Organiser
Barbara Gerwein	Accessibility Issues
Pamela Martin	Support Activities

#### **Registered Charity Number**

1165924

#### **Principal Location**

Greenwood Park Community Centre  
Tippendell Lane  
Chiswell Green  
St Albans  
AL2 3HW

#### **Bankers**

Lloyds  
St Albans Branch  
c/o PO Box 1000  
Andover  
BX1 1LT

CHISWELL GREEN U3A  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the financial statements of Chiswell Green U3A ('CGU3A') for the year ended 31 March 2022

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Under the constitution, all officers and non-officers must retire at the Annual General Meeting and may be re-elected as specified in the Constitution.

- \* Each trustee has been told of their responsibilities and legal liabilities.
- \* The Committee of Trustees holds monthly meetings to manage the operation of the Charity and oversees the running of all its Interest Groups run by members.
- \* The Charity operates within the confines of its national body, the Third Age Trust.
- \* Monthly assessments are made of the financial and operational positions and clear instructions are given to relevant parties on the financial and risk management of Interest Groups and CGU3A activities.

### **B - Method of Appointment or Election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected or co-opted under the terms of the Constitution.

## **Objectives and Activities**

### **A - Objectives**

- \* The advancement of education of its members through activities conducive to learning and personal development.
- \* Promotion of physical fitness, mental and general health through activities that maintain and improve the well-being of members.

CHISWELL GREEN U3A  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2022 (CONTD)

- \* Encouragement and broadening of members' horizons in a multitude of subjects and topics through participation in the Charity's many diverse Interest Groups.

**B - Activities for Achieving Objectives**

- \* Monthly meetings are held for the entire membership at which invited guests deliver talks on topical and educational subjects of interest.
- \* The Charity operates over 50 Interest Groups covering such activities as needlecraft, languages, history, tai chi, singing, zumba gold etc.
- \* The continuous development of the Charity's website to promote its activities and to provide access to monthly news information and Interest Group activities.
- \* Growing the Charity's membership numbers to over 450 within 5 years and its continual expansion.

In carrying out these activities where possible, the Trustees have had full regard to the guidance issued by the Government, the Charities Commission and that of the Third Age Trust.

The entire operation of CGU3A relies upon the dedicated contributions made by members acting wholly on a voluntary basis.

**Achievements and Performance**

**A - Going Concern**

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has been adopted in preparing these financial statements.

**B - Review of Activities**

- \* Providing a U3A for around 400 retired and semi-retired residents of the Chiswell Green, Park Street, Bricket Wood and nearby vicinity.
- \* Providing educational and informative talks for members attending the monthly meetings.
- \* Providing Interest Groups for members, covering a wide range of recreational, physical, mental and educational activities and Trips and visits for educational and recreational purposes.



CHISWELL GREEN U3A  
INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF CHISWELL GREEN U3A  
FOR THE YEAR ENDED 31 MARCH 2022

I report on the financial statements of the Charity for the year ended 31 March 2022 which are set out on pages 6 to 8.

This report is made solely to the Charity's Trustees as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

### Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 ('the Act') and that only an independent examination is needed.

It is my responsibility to :

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

### Basis of Independent Examiner's Report

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

### Independent Examiner's Statement

In connection with my examination, no matter has come to my attention :

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

SIGNED:

Susan Woodhams A.C.A  
12, Magnolia Close,  
Park Street  
Herts, AL2 2PP



Dated: 12 April 2022


CHISWELL GREEN USA  
 RECEIPTS & PAYMENTS  
 FOR THE YEAR ENDED 31 MARCH 2022


	Note	General Fund	Group Trips	Academic Education	Arts & Crafts	Mental Exercise	Musical	Physical Education	Cultural Outings	2022 Total	2021 Total
		£	£	£	£	£	£	£	£	£	£
<b>Receipts</b>											
Membership Subscriptions	3	3978								3978	7236
Lanyard & Book Sales		148								148	0
Raffle Income		650								650	0
Sundry Income		136								136	0
CGUSA Trips			27232							27232	12576
Miscellaneous Trips										0	
Group Interests				6237	926	186	760	4183	1121	13413	5402
- Organisers' Receipts				633	677	92	665	1247	365	3678	585
- Main Account											
<b>Total Receipts</b>		<b>4912</b>	<b>27232</b>	<b>6870</b>	<b>1603</b>	<b>278</b>	<b>1425</b>	<b>5430</b>	<b>1486</b>	<b>49235</b>	<b>25801</b>
<b>Payments</b>											
Third Age Trust Capitation Fees	4	1376								1376	1579
Third Age Trust Magazines		773								773	1017
Hall Hire		763								763	46
Speakers' Fees		692								692	425
Travelling		5								5	0
Refreshments - General Meetings		453								453	7
Postage & Stationery		612								612	540
Newsletters & other Printing		1156								1156	298
Raffle Prizes		347								347	253
Christmas Party		674								674	0
Equipment Repairs & Zoom Costs		149								149	0
Subscription Fees (inc Copyright Licence)		75								75	73
Copyright Licence		0								0	60
Sundry Expenses		140								140	0
Annual Conference Attendance		0								0	0
Lanyards		55								55	0
CGUSA Trips			23421							23421	4699
Beacon System		393								393	448
Refunds Still Due to Members		0								0	9900
Interest Group Costs		0								0	0
Interest Groups				6067	884	130	792	5214	1065	14151	5327
- Organisers' Payments				448	670	108	868	1905	339	4337	0
- Main Account											
<b>Total Payments</b>		<b>7663</b>	<b>23421</b>	<b>6515</b>	<b>1554</b>	<b>237</b>	<b>1660</b>	<b>7119</b>	<b>1404</b>	<b>49573</b>	<b>24671</b>
<b>Surplus/(Deficit) for the Year</b>		<b>(2752)</b>	<b>3811</b>	<b>355</b>	<b>49</b>	<b>40</b>	<b>(234)</b>	<b>(1689)</b>	<b>82</b>	<b>(338)</b>	<b>1130</b>
<b>Funds at 01 April 2021</b>		<b>12995</b>	<b>3050</b>	<b>(4)</b>	<b>75</b>	<b>16</b>	<b>762</b>	<b>1213</b>	<b>66</b>	<b>12995</b>	<b>10503</b>
- General											
- Social Account											
- Groups' Main Account											
- Organisers' Floats											
<b>Funds at 31 March 2022</b>		<b>10243</b>	<b>6861</b>	<b>546</b>	<b>296</b>	<b>109</b>	<b>1140</b>	<b>1316</b>	<b>171</b>	<b>20682</b>	<b>19364</b>

BALANCE SHEET  
AS AT 31 MARCH 2022

	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2022 Total £	2021 Total £
<b>Current Assets</b>										
Petty Cash	12								12	31
Cash at Bank	17102								17102	15092
		6861							6861	11369
Interest Group Debtors			365	214	109	555	761	80	2083	2846
- Main Account			365	214	109	555	761	80	26058	29338
- Organisers' Floats										(9900)
<b>Total Assets</b>	17114	6861	365	214	109	555	761	80	26058	29338
<b>Current Liabilities</b>										
Membership Fees in Advance	(5402)								(5402)	0
Interest Group Creditors			(181)	(82)	0	(559)	(555)	(92)	(1468)	(2127)
- Main Account			(181)	(82)	(109)	(555)	(761)	(80)	(2083)	(2846)
- Organisers' Floats										
<b>Net Assets</b>	11712	6861	(181)	(82)	0	(559)	(555)	(92)	17104	14464
<b>Charity Funds</b>										
As at 01 April 2021	12995	3050							12995	10503
									3050	3492
For the year	(2752)	3811							1059	470
<b>Unrestricted Funds as at 31 March 2021</b>	10243	6861							17104	14464

These financial statements were approved by the Trustees on 2022 and signed on their behalf by:

  
.....  
Adrian Wilson - Chair

  
.....  
Peter Waite - Treasurer

CHISWELL GREEN U3A  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

**Accounting Policies**

- 1 **Basis of Preparation of Financial Statements**  
The financial statements have been prepared under the receipts and payments basis.
- 2 **Fund Accounting**  
General funds are unrestricted funds which are available for use at the Trustees discretion in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- 3 **Membership Subscriptions**  
As at 31/03/22 there were 405 members of the Chiswell Green U3A.  
13 Joined after September 2021 and paid the reduced rate of £9.
- 4 **Third Age Trust Annual Subscription**  
The Third Age Trust is the umbrella organisation of all U3As in the UK and to which Chiswell Green U3A pays an annual subscription per member every April (£3.50 in 2021-22 )
- 5 **Charity Funds**  
Charity Funds are unrestricted funds comprising the General Reserve and the Social Account. These are monies available to the Trustees for the continued promotion and administration of the Chiswell Green U3A. This reserve balance is monitored annually. The Social Account includes holdings for trips taking place in 2022/23 of £3,483
- 6 **Interest Groups**  
For presentation purposes group activities are summarised under the following headings :  
**Academic Education** - Antiques, History, Spanish (x3) & Art Appreciation.  
**Arts & Crafts** - Needles & Pins. Papercraft (x2), Flower Arranging, Art.  
**Musical** - Singing for Fun, Ballroom Dancing.  
**Mental Exercise** - Quiz, Games  
**Physical Education** - Zumba Gold, Yoga (x2), Chair Exercise, Table Tennis, Tai Chi.  
**Cultural Outings** - Wings & Wheels, Garden Visits, London Walks.

GROUP INCOME AND EXPENDITURE 2021/22

	<u>ACADEMIC EDUCATION</u>				<u>ARTS AND CRAFTS</u>				<u>MENTAL EXERCISE</u>		<u>MUSICAL</u>		Sub-total C/F to next page			
	Antiques 1 & 2	Art App.	History	Spanish X3	TOTAL	Art	Calligraph y	Flower Arr.	Needles/Pins	Papercraft 1 & 2	TOTAL	Quiz		Singing For Fun	Ballroom Dancing	TOTAL
Income 6 M to 30/9/21	135.00	60.00	0.00	2937.00	3132.00	43.00	0.00	36.00	0.00	187.00	266.00	60.00	117.00	26.25	203.25	3601.25
Income 6M to 31/3/22	370.00	65.00	131.00	3564.00	4130.00	146.00	0.00	126.00	60.00	328.00	660.00	126.00	351.00	266.00	743.00	5533.00
Total Inc. for Year	505.00	125.00	131.00	6501.00	7262.00	189.00	0.00	162.00	60.00	515.00	926.00	186.00	468.00	292.25	946.25	9134.25
Expenses 6M to 30/9/21	130.00	64.00	0.00	2937.00	3131.00	0.00	0.00	78.00	0.00	177.07	255.07	45.47	66.00	131.26	242.73	3628.80
Expenses 6M to 31/3/22	257.20	34.60	112.00	3564.00	3967.80	126.00	0.00	115.00	105.00	282.87	628.87	84.43	292.59	301.89	678.91	5275.58
Total Exp. for Year	387.20	98.60	112.00	6501.00	7098.80	126.00	0.00	193.00	105.00	459.94	883.94	129.90	358.59	433.15	921.64	8904.38
Net for Year	117.80	26.40	19.00	0.00	163.20	63.00	0.00	(31.00)	(45.00)	55.06	42.06	56.10	109.41	(140.90)	24.61	229.87

**GROUP INCOME AND EXPENDITURE 2021/22 (Continued)**

**PHYSICAL EXERCISE**

	Sub-total B/F from last page	Table Tennis	TaiChi	Yoga 1	Yoga 2	Zumba Gold	Chair Ex.	TOTAL
Income 6 M to 30/9/21	3601.25	130.00	0.00	480.00	735.00	0.00	0.00	1345.00
Income 6M to 31/3/22	5533.00	260.00	448.00	850.00	1280.00	0.00	0.00	2838.00
Total Inc. for Year	9134.25	390.00	448.00	1330.00	2015.00	0.00	0.00	4183.00
Expenses 6M to 30/9/21	3628.80	130.00	90.00	627.50	735.00	0.00	429.48	2011.98
Expenses 6M to 31/3/22	5275.58	260.00	503.00	1049.00	1390.00	0.00	0.00	3202.00
Total Exp. for Year	8904.38	390.00	593.00	1676.50	2125.00	0.00	429.48	5213.98
Net for Year	229.87	0.00	(145.00)	(346.50)	(110.00)	0.00	(429.48)	(1030.98)

**CULTURAL TRIPS**

	London Wilks 1,2 & 3	Garden Visits	Wings & Wheels	TOTAL	GRAND TOTAL
Income 6 M to 30/9/21	0.00	285.00	90.00	375.00	5321.25
Income 6M to 31/3/22	726.00	0.00	20.00	746.00	9117.00
Total Inc. for Year	726.00	285.00	110.00	1121.00	14438.25
Expenses 6M to 30/9/21	0.00	285.00	40.50	325.50	5966.28
Expenses 6M to 31/3/22	726.00	0.00	13.50	739.50	9217.08
Total Exp. for Year	726.00	285.00	54.00	1065.00	15183.36
Net for Year	0.00	0.00	56.00	56.00	(745.11)

**CHISWELL GREEN U3A**

England & Wales - Charity number 1165924

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# Accounts

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Charity Number : 1165924

CHISWELL GREEN U3A

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

# CHISWELL GREEN U3A

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CHISWELL GREEN U3A

TRUSTEES & OTHER TRUST INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2021

**Trustees - Officers**

Adrian Wilson	Chair	Appointed November 2020
Barbara Gerwien	Chair	Retired October 2020
Joy Dabson	Deputy Chair & Trips Organiser	
Peter Waite	Treasurer	Appointed October 2020
Kathy Clague	Treasurer	Resigned September 2020
Tony Jackson	Secretary	

**Trustees - Non Officers**

Pauline Matthews	Newsletter & Webmaster	
Garry Snoad	Membership Secretary	Appointed October 2020
Martin Melzack	Membership Secretary	Resigned September 2020
Pamela Whitfield	New Groups Organiser	Appointed April 2020
Lesley Jones	New Groups Organiser	Resigned March 2020
Anne Traynor	Existing Groups Organiser	
Les Smith	Equipment Organiser	
Paul Draper	Speaker Organiser	
Barbara Gerwein		Appointed November 2020
Pamela Martin		

**Registered Charity Number**

1165924

**Principal Location**

Greenwood Park Community Centre  
Tippendell Lane  
Chiswell Green  
St Albans  
AL2 3HW

**Bankers**

Lloyds  
St Albans Branch  
c/o PO Box 1000  
Andover  
BX1 1LT

## CHISWELL GREEN U3A

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the financial statements of Chiswell Green U3A ('CGU3A') for the year ended 31 March 2021

CGU3A is a UK Charity, with the registered number 1165924.

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

##### **A - Constitution**

The Charity is an unincorporated members' association and a member of the Third Age Trust. It was formed on 6/3/2014 and the inaugural meeting was held on 3/4/2014. Regular monthly meetings started on 1/5/2014. The main bank account was opened on 3/4/2014 from which date, membership fees were accepted.

Under the constitution, all officers and non-officers must retire at the Annual General Meeting and may be re-elected as specified in the Constitution.

- \* Each trustee has been told of their responsibilities and legal liabilities.
- \* The Committee of Trustees holds monthly meetings to manage the operation of the Charity and oversees the running of all its Interest Groups run by members.
- \* The Charity operates within the confines of its national body, the Third Age Trust.
- \* Monthly assessments are made of the financial and operational positions and clear instructions are given to relevant parties on the financial and risk management of Interest Groups and CGU3A activities.

##### **B - Method of Appointment or Election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected or co-opted under the terms of the Constitution.

#### **Objectives and Activities**

##### **A - Objectives**

- \* The advancement of education of its members through activities conducive to learning and personal development.
- \* Promotion of physical fitness, mental and general health through activities that maintain and improve the well-being of members.

TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2021 (CONTD)

- \* Encouragement and broadening of members' horizons in a multitude of subjects and topics through participation in the Charity's many diverse Interest Groups.

**B - Activities for Achieving Objectives**

- \* Monthly meetings are held for the entire membership at which invited guests deliver talks on topical and educational subjects of interest.
- \* The Charity operates over 50 Interest Groups covering such activities as needlecraft, languages, history, tai chi, singing, zumba gold etc.
- \* The continuous development of the Charity's website to promote its activities and to provide access to monthly news information and Interest Group activities.
- \* Growing the Charity's membership numbers to over 450 within 5 years and its continual expansion.

In carrying out these activities where possible, the Trustees have had full regard to the guidance issued by the Government, the Charities Commission and that of the Third Age Trust.

The entire operation of CGU3A relies upon the dedicated contributions made by members acting wholly on a voluntary basis.

**Achievements and Performance**

**A - Going Concern**

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has been adopted in preparing these financial statements.

**B - Review of Activities**

- \* Providing a University of the Third Age for around 400 retired and semi-retired residents of the Chiswell Green, Park Street, Bricket Wood and nearby vicinity.
- \* Providing educational and informative talks for members attending the monthly meetings.
- \* Providing Interest Groups for members, covering a wide range of recreational, physical, mental and educational activities.

TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2021 (CONTD)

- \* Providing news and information to all members about its and the wider U3A movements' activities.
- \* Enabling members (often isolated, elderly and lonely), to make new friends and acquaintances and to participate in the local community through activities and Interest Groups.

**C - Investment Policy and Performance**

- \* Financial Review                      The financial statements are set out on pages 6 to 8.
- \* Reserves Policy                      The Trustees aim to hold a minimum of 6 months' annual income in reserves.
- \* Funds                                      Membership subscriptions is the principal source of funds.

**Trustees' Responsibilities Statement**


The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).


The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to -

- \* select suitable accounting policies and then to apply them consistently;
- \* make judgements and accounting estimates that are reasonable and prudent; and
- \* prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 7th April 2021 and signed on their behalf by :

  
..... Chair  
Adrian Wilson

  
..... Treasurer  
Peter Waite

**CHISWELL GREEN U3A, Charity Number 1165924**

INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF CHISWELL GREEN U3A  
ON THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

I report on the financial statements of the Charity for the year ended 31 March 2021 which are set out on pages 6 & 7

The report is made solely for the Charity's Trustees as a body, in accordance with section 145 of the Charities Act 2011, and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Charity's Trustees those matters that I am required to state to them in an independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body for my work on this report.

**Respective Responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (The Act) and that only an independent examination is needed.

It is my responsibility to:-

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

**Basis of Independent Examiner's Report**


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

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention :

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Act;
  - to prepare financial statements which accord with the accounting records; and comply with the accounting requirements of the Act have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

<b>Signed:</b>  <b>Name:</b> Susan Woodhams <b>Address:</b> 12, Magnolia Close, Park Street Herts, AL2 2PP	<b>Date:</b> 9 <sup>th</sup> April 2021 <b>Professional Qualifications:</b> Associate member of the Institute of Chartered Accountants in England & Wales
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CHISWELL GREEN USA  
 RECEIPTS & PAYMENTS  
 FOR THE YEAR ENDED 31 MARCH 2021


	Note	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2021 Total £	2020 Total £	
<b>Receipts</b>												
Membership Subscriptions	3	7236								7236	8840	
Lanyard & Book Sales		0								0	458	
Raffle Income		0								0	1559	
Sundry Income		2										
Agency and Venue repayments re cancelled trips			12576							12576	33969	
Miscellaneous Trips				5322	0	0	0	80	0	5402	15033	
Group Interests				100	60	16	26	383	0	585	8983	
- Organisers' Receipts												
- Main Account												
<b>Total Receipts</b>		<b>7238</b>	<b>12576</b>	<b>5422</b>	<b>60</b>	<b>16</b>	<b>26</b>	<b>463</b>	<b>0</b>	<b>25801</b>	<b>68842</b>	
<b>Payments</b>												
Third Age Trust Capitation Fees	4	1579								1579	1439	
Third Age Trust Magazines		1017								1017	856	
Hall Hire		46								46	1155	
Speakers' Fees		425								425	806	
Travelling		0								0	35	
Refreshments - General Meetings		7								7	488	
Postage & Stationery		540								540	429	
Newsletters & other Printing		298								298	2062	
Raffle Prizes		253								253	778	
Christmas Party		0								0	823	
Equipment Repairs & Renewals		0								0	165	
Subscription Fees		73								73	30	
Copyright Licence		60								60	0	
Sundry Expenses		0								0	18	
Annual Conference Attendance		0								0	421	
Lanyards		0								0	26	
Cancelled trip refunds made to Members	5	448	4699							4699	32828	
Beacon System										448	409	
Refunds still due to Members			9900							9900	0	
Interest Group Costs	5	0		5322	5	0	0	0	0	5327	14484	
Interest Groups				0	0	0	0	0	0	0	7982	
- Organisers' Payments												
- Main Account												
<b>Total Payments</b>		<b>4745</b>	<b>14599</b>	<b>5322</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24671</b>	<b>65262</b>	
<b>Surplus/(Deficit) for the Year</b>		<b>2493</b>	<b>(2023)</b>	<b>100</b>	<b>56</b>	<b>16</b>	<b>26</b>	<b>463</b>	<b>0</b>	<b>1130</b>	<b>3579</b>	
<b>Funds at 01 April 2020</b>		<b>10503</b>	<b>3492</b>							<b>10503</b>	<b>9615</b>	
- General												
- Social Account												
- Groups' Main Account				46	15		736	830		3492	2351	
- Organisers' Floats				195	176	52	454	1712	24	1627	541	
<b>Funds at 31 March 2021</b>		<b>12995</b>	<b>1469</b>	<b>341</b>	<b>247</b>	<b>68</b>	<b>1216</b>	<b>3005</b>	<b>24</b>	<b>19364</b>	<b>18308</b>	

CHISWELL GREEN U3A  
BALANCE SHEET  
AS AT 31 MARCH 2021

	General Fund £	Group Trips £	Academic Education £	Arts & Crafts £	Mental Exercise £	Musical £	Physical Education £	Cultural Outings £	2021 Total £	2020 Total £
<b>Current Assets</b>										
Petty Cash	31								31	31
Cash at Bank	15092								15092	12014
Main Account Social Account		11369							11369	3492
<b>Interest Group Debtors</b>										
Per Receipts & Payments - Main Account			195	172	52	613	1791	24	2846	2772
- Organisers' Floats										
<b>Total Assets</b>	15123	11369	195	172	52	613	1791	24	29338	18309
<b>Current Liabilities</b>		(9900)							(9900)	
Refunds due to Members										
Interest Group Creditors			4	(76)	(16)	(762)	(1212)	(66)	(2127)	(1542)
- Main Account										
- Organisers' Floats			(195)	(172)	(52)	(613)	(1791)	(24)	(2846)	(2772)
<b>Net Assets</b>	15123	1469	4	(76)	0	(762)	(1212)	(66)	14464	13994
<b>Charity Funds</b>										
As at 01 April 2020	10503								10503	9614
General Social Account		3492							3492	2351
<b>For the year</b>	2493	(2023)							470	2029
<b>Unrestricted Funds as at 31 March 2021</b>	12995	1469							14464	13994

These financial statements were approved by the Trustees on 7th April 2021 and signed on their behalf by:

  
.....  
Adrian Wilson - Chair

  
.....  
Peter Waite - Treasurer

## CHISWELL GREEN U3A

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

#### Accounting Policies

- 1 Basis of Preparation of Financial Statements**  
The financial statements have been prepared under the receipts and payments basis.
- 2 Fund Accounting**  
General funds are unrestricted funds which are available for use at the Trustees discretion in furtherance of the general objectives of the Charity and which have not been designated for other purposes.
- 3 Membership Subscriptions**  
As at 31/03/21 there were 396 members of the Chiswell Green U3A.  
Nobody has joined after September 2020 and paid the reduced rate of £10.
- 4 Third Age Trust Annual Subscription**  
The Third Age Trust is the umbrella organisation of all U3As in the UK and to which Chiswell Green U3A pays an annual subscription of £3.50 per member every April.
- 5 Refunds to Members re Cancelled Trips.**  
**Monies collected from members in 2019-20 re trips that could not run in 2020-21 due to lockdown restriction. £9,900.00 re Suffolk Trip is being refunded in April 2021.**
- 6 Charity Funds**  
Charity Funds are unrestricted funds comprising the General Reserve and the Social Account. These are monies available to the Trustees for the continued promotion and administration of the Chiswell Green U3A. This reserve balance is monitored annually. The Social Account includes holdings for trips taking place in 2021/22, and refundable deposits re cancelled trips, of £10,063.80
- 7 Interest Groups**  
For presentation purposes group activities are summarised under the following headings :  
**Academic Education** - Antiques, History, Joy of Film, Spanish Language Groups & Art Appreciation.  
**Arts & Crafts** - Needlecraft. Papercraft, Flower Arranging, Art.  
**Musical** - Singing for Fun, Ballroom Dancing.  
**Mental Exercise** - Quiz.  
**Physical Education** - Zumba Gold, Yoga, Chair Exercise, Table Tennis, Tai Chi.  
**Cultural Outings** - Wings & Wheels, Garden Visits, London Walks.

GROUP INCOME AND EXPENDITURE 2020/21

	Antiques 1 & 2	Art	Art-App.	Ballroom	Calligraphy	Flower Arr.	History	Needlec raft	Papercraft	Quiz	Singing	Table Tennis	Tai Chi	Wings & Wheels	Yoga 1	Yoga 2	Zumba Gold	London Wks 1,2 & 3	Chair Ex.	Joy of Film	Garden Visits	TOTAL
Income 6 M to 30/9/20	0.00	0.00	0.00	0.00	0.00	26.00	0.00	0.00	16.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67.92	0.00	109.92
Income 6M to 31/3/21	32.00	18.00	0.00	26.25	0.00	0.00	0.00	0.00	0.00	16.00	0.00	26.00	0.00	0.00	26.00	26.00	0.00	0.00	305.00	0.00	0.00	475.25
Total Inc. for Year	32.00	18.00	0.00	26.25	0.00	26.00	0.00	0.00	16.00	16.00	0.00	26.00	0.00	0.00	26.00	26.00	0.00	0.00	305.00	67.92	0.00	585.17
Expenses 6M to 30/9/20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses 6M to 31/3/21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Exp. for Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net for Year	32.00	18.00	0.00	26.25	0.00	26.00	0.00	0.00	16.00	16.00	0.00	26.00	0.00	0.00	26.00	26.00	0.00	0.00	305.00	67.92	0.00	585.17