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CAM, DURSLEY and DISTRICT

ANNUAL FINANCIAL REPORT FY 2022/2023

Prepared By:

John Walton

Treasurer

Cam, Dursley and District U3A

27 May 23

John Hobson

Assistant Treasurer

Cam, Dursley and District U3A

27 May 23

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MESSAGE FROM THE TREASURER

1. I'm pleased to present the Treasurer's Report for the Financial Year (FY) 2022/2023. I hope that you will find this information both informative and interesting.

2. Before I launch into financial matters, I would just like to say a couple of thank yous. Firstly, I would like to thank, once again, John Hobson, my Assistant Treasurer. John, himself, only took over his role not too long before me but he continues to be a very calm and knowledgeable individual and his experience and advice have been invaluable to me in my role of Treasurer. So, once again, thank you to John. Secondly, I would like to thank all of the Low Cash Turnover (LCT) Group Leaders/Finance Managers. Early on this FY, I had a meeting with Group Leaders to discuss reporting requirements and although the message that I tried to get across may have been a little confusing, my one major philosophy – it is not the way that data is recorded and reported that is important, but the data itself; has really come through. Reports of income/outgoings have been varied in style but all share common themes – they are accurate and they are easy to understand. Therefore, I thank all LCT Group Leaders/Finance Managers for their patience and their efforts – long may it continue!

3. As with last year, I don't intend to take you through the accounts line by line, but I want to concentrate more on a "*State of the Nation*" – i.e. "*where have we been, where are we now and where are we going?*". The past Financial Year has been the first full year that has been completely free of Covid-19 and lockdown - and the Cam, Dursley and District (CDD) u3a has certainly blossomed, with a substantial return to "*traditional*" u3a activity. Although there have been a few Group closures (but realistically, not many); as at 31 Mar 23, we had 630 members and 48 active groups. Perhaps the high spot of the year (though I'm not sure that Pam Davis would agree as she bore the brunt of the organisation – however, she deserves a huge vote of thanks for it) was the Open Day in Oct 22. On the day, we had 103 new, signed-up and paid-up members and several new Groups have been created because of it (indeed the newly-formed Whist Group is already full and now has a Waiting List). In addition, the return to a face-to-face Christmas Quiz, hinted at in my last report, actually took place on the 15th Dec 2022 and from the number of people that I have spoken to, it was a great success. The mulled wine and mince pies at half time went down a treat (indeed, although I am not a great cake eater, even I was moved to try a mince pie – they were delicious). Thanks should go to Jane Ball, the Quizmaster and to Mary Ewens and her team for the refreshments. Although it hasn't been decided yet, I would be very surprised if there wasn't a repeat performance this year.

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6. All that said, I propose a major initiative that I wish to bring to your attention:

An important aspiration for the future, for me as Treasurer, is to make life easier for my eventual successor. To this end, I would like to move away from the way in which we do our accounting, from the present Microsoft Excel-based system to the Financial Package on Beacon. There are 2 strong reasons for this:

- The present Excel system works very well but it does rely on the Treasurer having a very good knowledge of Excel plus long experience, a thorough understanding and a high degree of confidence in using the application. Whilst I fit the bill, there is no guarantee that my successor will be so well-versed, and it would be unfair to ask him/her to take it

on (indeed, it might even frighten people off from volunteering). I am therefore very much looking towards the future and making the life of my successor as easy as I can.

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The downside is that there is a lot of work to be done in getting it up and running. Therefore, I have conjured up the following outline timetable:

- FY 23-24 – Development Year - Use of a Sandbox¹, examination of procedures and assessment of any need for new ways of working, inviting specialist input, set up a Working Group etc.
- FY 24-25 – Run the old (Excel) and the new (Beacon) systems in parallel.
- FY 25-26 – Turn off the old system and go live on Beacon.
- FY 26-27 – Handover to the new Treasurer.

Of course, you would be quite right to be concerned about risk and wonder if I will be around to see it through. Our constitution provides for the Treasurer to remain in post for up to 6 years. I was elected at the 2021 AGM so I could be around until the 2027 AGM which neatly fits my outline timetable. Circumstances permitting, I fully intend to see this project through. Finally on this subject, I intend to keep the Membership abreast of progress, and to this end, I will put a short resumé of progress in the Bulletin. I think that a monthly Progress Report would be excessive and that a quarterly Report would be more appropriate.

7. The remainder of this report comprises a detailed Statement of Financial Activity for the FY 22/23. It contains:

- Independent Examiner's Certificate. Although we are required to produce accounts, they do not need to be formally audited. However, they do have to be examined by a qualified and independent Examiner. The Independent Examiner's Certificate is reproduced on Page 5.
- Statement of Financial Activity for the Financial Year ended 31st March 2023. This statement is a detailed description of our financial activity over the past Financial Year. The statement is presented in 5 parts:
 - Part 1 – Receipts and Payments Account. The Receipts and Payments Account is a detailed description of where our money has come from and where it has gone, for the Main (2029) account and summaries of financial activity for the High Cash Turnover (HCT) Groups (151 account) and LCT Groups (6872 account).
 - Part 2 – Liquidity Statement. The Liquidity Statement² describes what we are worth as at 31 Mar 23.
 - Part 3 - Overall Summary of HCT Account Financial Activity FY 22/23. This shows the financial activity of the HCT Groups over the last FY.
 - Part 4 - Detailed Summary of LCT Groups Financial Activity FY 22/23. This shows the financial activity (both Bank and Cash Activity) of the LCT Groups over the last FY.

1. A Sandbox, in this context, is a mirror image of the real thing but entirely stand-alone. This allows a developer to "experiment" with ideas to see how well they work.

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- Part 5 - LCT Groups – Overall Summary of Financial Position as at 31 Mar 23. This shows a summary (both Bank and Cash holdings) of the LCT Groups financial activity, together with a statement of overall “worth” of each Group.

John Walton
Treasurer
Cam, Dursley and District U3A

INDEPENDENT EXAMINER'S REPORT

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I have examined the Year End Financial Statement for FY 2022-2023, together with a Liquidity Statement for that period, and I certify that they are a true and accurate representation of the Cam, Dursley and District U3A financial activity in accordance with the records presented to me.

Signed: 

27 May 23

Mr C Wellings

Accountant

Tryfan

Clingre Down, Taits Hill

Stinchcombe

Gloucestershire

GL11 6PS

CAM, DURSLEY AND DISTRICT U3A – STATEMENT OF FINANCIAL ACTIVITY
FOR THE FINANCIAL YEAR ENDED 31st MARCH 2023

PART 1 - RECEIPTS AND PAYMENTS ACCOUNT

MAIN ACCOUNT (2029)

<u>Receipts</u>		31 Mar 23		31 Mar 22	
Opening Balance	Main Account (2029)	9075.85		7879.12	
	Cash	38.55		22.20	
Receipts	Membership	4741.86		5362.00	
	Tea and Coffee	96.89		23.45	
	Other Income	8.00		331.00	
	Miscellaneous Income	123.01			
	Transfers In	360.24			
		<u>14444.40</u>		<u>13617.77</u>	
<u>Payments</u>					
Administration	Advertising & Marketing	140.60			
	Postage	372.58		86.58	
	Printing and Photocopying	142.95		67.92	
	Stationery	151.82		36.11	
	Lanyards and Name Badges	627.31		55.18	
	Capital Expenditure and Equipment	671.91			
	Software Licences (Zoom)	281.75		169.73	
	PayPal Charges			88.84	
	Welfare	28.84	2417.76	62.34	566.70
Speakers	Speakers	365.00		470.00	
	Christmas Quiz	151.05	516.05	14.25	484.25
Venue Hire	Committee and Monthly Meetings	681.00		405.00	
	Group Start-Up Room Hire	127.00	808.00	30.00	435.00
Third Age Trust Charges	U3A Capitation	1884.00		1554.00	
	Beacon	477.00		445.00	
	Third Age Matters	1236.60	3597.60	869.82	2868.82
Other Expenses	Gifts	62.94		126.10	
	DMC Planters	12.79			
	Miscellaneous	14.67		22.50	
	Transfers Out	54.30			
	Cotswold Link	14.00	158.70		148.60
Closing Balance	Main Account (2029)	6865.93		9075.85	
	Cash	80.36		38.55	
		<u>14444.40</u>		<u>13617.77</u>	

Main Account (2029 Account) (Continued)

	31 Mar 23	31 Mar 22
Bank		
Opening Balance	9075.85	7879.12
Credits	5205.19	5611.26
Debits	-7415.11	-4414.53
Closing Balance	6865.93	9075.85
Change in Bank Balance (Closing Balance – Opening Balance)	-2209.92	1196.73
Cash		
Opening Balance	38.55	22.20
Credits	1089.81	226.35
Debits	-1048.00	-210.00
Closing Balance	80.36	38.55
Change in Cash Balance (Closing Balance – Opening Balance)	41.81	16.35
Total Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-2168.11	1213.08

High Cash Turnover (HCT) Account (151 Account)³

Opening Balance	1901.72	799.04
Credits	24492.35	14655.95
Debits	-20945.90	-13563.27
Closing Balance	5448.17	1901.72
Change in Bank Balance (Closing Balance – Opening Balance)	3546.45	1102.68

Low Cash Turnover (LCT) Account (6872 Account)⁴

Bank		
Opening Balance	497.87	710.55
Credits	35.00	451.10
Debits	-519.78	-663.78
Closing Balance	13.09	497.87
Change in Bank Balance (Closing Balance – Opening Balance)	-484.78	-212.68
Cash		
Opening Balance	541.26	691.02
Credits	5159.38	1403.74
Debits	-5110.20	-1553.50
Closing Balance	590.44	541.26
Change in Cash Balance (Closing Balance – Opening Balance)	49.18	-149.76
Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-435.60	-362.44

3. A Full Summary of the HCT Financial Activity is given on Page 9.

4. A Full Summary of the LCT Financial Activity is given on Pages 10 - 11.

PART 2 – LIQUIDITY STATEMENT

	31 Mar 23	31 Mar 22
ASSETS AS AT 31 MAR 23		
Bank Balance (2029 Account)	6865.93	9075.85
Cash Holdings (Main Account)	80.36	38.55
Additional Assets		
Total Main Account Assets as at 31 Mar 23	6946.29	9114.40
GROUP ASSETS AS AT 31 MAR 23		
HCT Groups (151 Bank Account)	5448.17	1901.72
HCT Groups (Cash Holdings)	0.00	0.00
LCT Groups (6871 Bank Account)	13.09	497.87
LCT Groups (Cash Holdings)	590.44	541.26
Total Group Assets as at 31 Mar 23	6051.70	2940.85
Total Cam, Dursley and District U3A Assets as at 31 Mar 23	12997.99	12055.25

PART 3 - OVERALL SUMMARY OF HCT ACCOUNT FINANCIAL ACTIVITY FY 22/23

Group Name	Opening Balance	Income	Outgoings	Closing Balance	Comments
Science and Engineering (SAE)	332.54	2819.80	-2863.15	289.19	
Theatre (THG)	553.52	5540.40	-5199.45	894.47	
Historic Places (HPL)	375.78	12647.45	-11036.38	1986.85	
Church Explorers (CHX)	18.07		-18.07	0.00	Group Closed. Balance moved to Main Account
Gardening (GRD)	573.96	2852.50	-1179.00	2247.46	
U3A August Outing (AUGUST)	-0.30	0.30		0.00	Group moved to Main Account
Members On Their Own (MOTO)	45.20		-15.00	30.20	
Concert CON)	2.95	576.85	-579.80	0.00	Group Closed. Balance moved to Main Account
Miscellaneous (MISC)	0.00			0.00	
Suspense (SUSP)	0.00	55.05	-55.05	0.00	
Totals	1901.72	24492.35	-20945.90	5448.17	

PART 4 - DETAILED SUMMARY OF LCT GROUPS FINANCIAL ACTIVITY FY 22/23

Group Name	BANK				CASH			
	Opening Balance	Income	Outgoings	Closing Balance	Opening Balance	Income	Outgoings	Closing Balance
Core Sub-Account (CORE)	323.78		-323.78	0.00		0.00	0.00	0.00
Acoustic Guitar (ACG)				0.00	1.00	184.00	-181.00	4.00
Art History (ARH)	60.00	30.00	-81.00	9.00	46.75	277.00	-229.00	94.75
Badminton (BDM)				0.00	21.03	1092.55	-1106.80	6.78
Bridge (BRD)	114.09	5.00	-115.00	4.09	55.26	1387.32	-1399.11	43.47
Chapter IV (B04)				0.00	4.00	193.10	-180.00	17.10
Craft & Textile (C&T)				0.00	19.00	249.00	-208.29	59.71
Dowsing for Beginners (DOW)				0.00	4.71	313.39	-188.00	130.10
Family History (FAH)				0.00	82.00	90.00	-121.00	51.00
French Intermediate (FRI)				0.00	73.35	150.00	-203.03	20.32
IT Help (LCT)				0.00	61.10	101.00	-117.00	45.10
Kurling (KUR)				0.00	34.79	505.02	-521.74	18.07
Natural History (NAH)				0.00	115.97	143.00	-228.61	30.36
Play Reading (PLR)				0.00	-11.00	59.00	-32.00	16.00
Travel (TRV)				0.00	33.30	207.00	-223.62	16.68
Writers Workshop (WWK)				0.00		108.00	-80.00	28.00
Whist (WHT)				0.00		100.00	-91.00	9.00
	497.87	35.00	-519.78	13.09	541.26	5159.38	-5110.20	590.44

PART 5 -- OVERALL SUMMARY OF LCT GROUPS FINANCIAL POSITION AS AT 31st MARCH 2023

Group	Closing Balance (Bank)	Closing Balance (Cash)	Total Assets	Comments
Core Sub-Account (CORE)			0.00	Opening Balance of £323.78p moved to Main Account
Acoustic Guitar (ACG)		4.00	4.00	
Art History (ARH)	9.00	94.75	103.75	
Badminton (BDM)		6.78	6.78	
Bridge (BRD)	4.09	43.47	47.56	
Chapter IV (B04)		17.10	17.10	
Craft & Textile (C&T)		59.71	59.71	
Dowsing for Beginners (DOW)		130.10	130.10	
Family History (FAH)		51.00	51.00	
French Intermediate (FRI)		20.32	20.32	
IT Help (LCT)		45.10	45.10	
Kurling (KUR)		18.07	18.07	
Natural History (NAH)		30.36	30.36	
Play Reading (PLR)		16.00	16.00	
Travel (TRV)		16.68	16.68	
Writers Workshop (WWK)		28.00	28.00	
Whist (WHT)		9.00	9.00	New Group – started in Jan 23
Totals	13.09	590.44	603.53	



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Signed: 

27 May 23

Mr C Wellings

Accountant

Tryfan

Clingre Down, Taits Hill

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GL11 6PS

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FOR THE FINANCIAL YEAR ENDED 31st MARCH 2023

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	Group Start-Up Room Hire	127.00	30.00
		808.00	435.00
Third Age Trust Charges	U3A Capitation	1884.00	1554.00
	Beacon	477.00	445.00
	Third Age Matters	1236.60	869.82
		3597.60	2868.82
Other Expenses	Gifts	62.94	126.10
	DMC Planters	12.79	
	Miscellaneous	14.67	22.50
	Transfers Out	54.30	
	Cotswold Link	14.00	
		158.70	148.60
Closing Balance	Main Account (2029)	6865.93	9075.85
	Cash	80.36	38.55
		14444.40	13617.77

Main Account (2029 Account) (Continued)

	31 Mar 23	31 Mar 22
Bank		
Opening Balance	9075.85	7879.12
Credits	5205.19	5611.26
Debits	-7415.11	-4414.53
Closing Balance	6865.93	9075.85
Change in Bank Balance (Closing Balance – Opening Balance)	-2209.92	1196.73
Cash		
Opening Balance	38.55	22.20
Credits	1089.81	226.35
Debits	-1048.00	-210.00
Closing Balance	80.36	38.55
Change in Cash Balance (Closing Balance – Opening Balance)	41.81	16.35
Total Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-2168.11	1213.08

High Cash Turnover (HCT) Account (151 Account)³

Opening Balance	1901.72	799.04
Credits	24492.35	14655.95
Debits	-20945.90	-13563.27
Closing Balance	5448.17	1901.72
Change in Bank Balance (Closing Balance – Opening Balance)	3546.45	1102.68

Low Cash Turnover (LCT) Account (6872 Account)⁴

Bank		
Opening Balance	497.87	710.55
Credits	35.00	451.10
Debits	-519.78	-663.78
Closing Balance	13.09	497.87
Change in Bank Balance (Closing Balance – Opening Balance)	-484.78	-212.68
Cash		
Opening Balance	541.26	691.02
Credits	5159.38	1403.74
Debits	-5110.20	-1553.50
Closing Balance	590.44	541.26
Change in Cash Balance (Closing Balance – Opening Balance)	49.18	-149.76
Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-435.60	-362.44

3. A Full Summary of the HCT Financial Activity is given on Page 9.

4. A Full Summary of the LCT Financial Activity is given on Pages 10 - 11.

PART 2 – LIQUIDITY STATEMENT

	31 Mar 23	31 Mar 22
ASSETS AS AT 31 MAR 23		
Bank Balance (2029 Account)	6865.93	9075.85
Cash Holdings (Main Account)	80.36	38.55
Additional Assets		
Total Main Account Assets as at 31 Mar 23	6946.29	9114.40
GROUP ASSETS AS AT 31 MAR 23		
HCT Groups (151 Bank Account)	5448.17	1901.72
HCT Groups (Cash Holdings)	0.00	0.00
LCT Groups (6871 Bank Account)	13.09	497.87
LCT Groups (Cash Holdings)	590.44	541.26
Total Group Assets as at 31 Mar 23	6051.70	2940.85
Total Cam, Dursley and District U3A Assets as at 31 Mar 23	12997.99	12055.25

PART 3 - OVERALL SUMMARY OF HCT ACCOUNT FINANCIAL ACTIVITY FY 22/23

Group Name	Opening Balance	Income	Outgoings	Closing Balance	Comments
Science and Engineering (SAE)	332.54	2819.80	-2863.15	289.19	
Theatre (THG)	553.52	5540.40	-5199.45	894.47	
Historic Places (HPL)	375.78	12647.45	-11036.38	1986.85	
Church Explorers (CHX)	18.07		-18.07	0.00	Group Closed. Balance moved to Main Account
Gardening (GRD)	573.96	2852.50	-1179.00	2247.46	
U3A August Outing (AUGUST)	-0.30	0.30		0.00	Group moved to Main Account
Members On Their Own (MOTO)	45.20		-15.00	30.20	
Concert CON)	2.95	576.85	-579.80	0.00	Group Closed. Balance moved to Main Account
Miscellaneous (MISC)	0.00			0.00	
Suspense (SUSP)	0.00	55.05	-55.05	0.00	
Totals	1901.72	24492.35	-20945.90	5448.17	

PART 4 - DETAILED SUMMARY OF LCT GROUPS FINANCIAL ACTIVITY FY 22/23

Group Name	BANK				CASH			
	Opening Balance	Income	Outgoings	Closing Balance	Opening Balance	Income	Outgoings	Closing Balance
Core Sub-Account (CORE)	323.78		-323.78	0.00		0.00	0.00	0.00
Acoustic Guitar (ACG)				0.00	1.00	184.00	-181.00	4.00
Art History (ARH)	60.00	30.00	-81.00	9.00	46.75	277.00	-229.00	94.75
Badminton (BDM)				0.00	21.03	1092.55	-1106.80	6.78
Bridge (BRD)	114.09	5.00	-115.00	4.09	55.26	1387.32	-1399.11	43.47
Chapter IV (B04)				0.00	4.00	193.10	-180.00	17.10
Craft & Textile (C&T)				0.00	19.00	249.00	-208.29	59.71
Dowsing for Beginners (DOW)				0.00	4.71	313.39	-188.00	130.10
Family History (FAH)				0.00	82.00	90.00	-121.00	51.00
French Intermediate (FRI)				0.00	73.35	150.00	-203.03	20.32
IT Help (LCT)				0.00	61.10	101.00	-117.00	45.10
Kurling (KUR)				0.00	34.79	505.02	-521.74	18.07
Natural History (NAH)				0.00	115.97	143.00	-228.61	30.36
Play Reading (PLR)				0.00	-11.00	59.00	-32.00	16.00
Travel (TRV)				0.00	33.30	207.00	-223.62	16.68
Writers Workshop (WWK)				0.00		108.00	-80.00	28.00
Whist (WHT)				0.00		100.00	-91.00	9.00
	497.87	35.00	-519.78	13.09	541.26	5159.38	-5110.20	590.44

PART 5 -- OVERALL SUMMARY OF LCT GROUPS FINANCIAL POSITION AS AT 31st MARCH 2023

Group	Closing Balance (Bank)	Closing Balance (Cash)	Total Assets	Comments
Core Sub-Account (CORE)			0.00	Opening Balance of £323.78p moved to Main Account
Acoustic Guitar (ACG)		4.00	4.00	
Art History (ARH)	9.00	94.75	103.75	
Badminton (BDM)		6.78	6.78	
Bridge (BRD)	4.09	43.47	47.56	
Chapter IV (B04)		17.10	17.10	
Craft & Textile (C&T)		59.71	59.71	
Dowsing for Beginners (DOW)		130.10	130.10	
Family History (FAH)		51.00	51.00	
French Intermediate (FRI)		20.32	20.32	
IT Help (LCT)		45.10	45.10	
Kurling (KUR)		18.07	18.07	
Natural History (NAH)		30.36	30.36	
Play Reading (PLR)		16.00	16.00	
Travel (TRV)		16.68	16.68	
Writers Workshop (WWK)		28.00	28.00	
Whist (WHT)		9.00	9.00	New Group – started in Jan 23
Totals	13.09	590.44	603.53	



Learn, laugh, live

CAM, DURSLEY and DISTRICT

ANNUAL FINANCIAL REPORT FY 2022/2023

Prepared By:

John Walton

Treasurer

Cam, Dursley and District U3A

27 May 23

John Hobson

Assistant Treasurer

Cam, Dursley and District U3A

27 May 23

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MESSAGE FROM THE TREASURER

1. I'm pleased to present the Treasurer's Report for the Financial Year (FY) 2022/2023. I hope that you will find this information both informative and interesting.

2. Before I launch into financial matters, I would just like to say a couple of thank yous. Firstly, I would like to thank, once again, John Hobson, my Assistant Treasurer. John, himself, only took over his role not too long before me but he continues to be a very calm and knowledgeable individual and his experience and advice have been invaluable to me in my role of Treasurer. So, once again, thank you to John. Secondly, I would like to thank all of the Low Cash Turnover (LCT) Group Leaders/Finance Managers. Early on this FY, I had a meeting with Group Leaders to discuss reporting requirements and although the message that I tried to get across may have been a little confusing, my one major philosophy – it is not the way that data is recorded and reported that is important, but the data itself; has really come through. Reports of income/outgoings have been varied in style but all share common themes – they are accurate and they are easy to understand. Therefore, I thank all LCT Group Leaders/Finance Managers for their patience and their efforts – long may it continue!

3. As with last year, I don't intend to take you through the accounts line by line, but I want to concentrate more on a "*State of the Nation*" – i.e. "*where have we been, where are we now and where are we going?*". The past Financial Year has been the first full year that has been completely free of Covid-19 and lockdown - and the Cam, Dursley and District (CDD) u3a has certainly blossomed, with a substantial return to "*traditional*" u3a activity. Although there have been a few Group closures (but realistically, not many); as at 31 Mar 23, we had 630 members and 48 active groups. Perhaps the high spot of the year (though I'm not sure that Pam Davis would agree as she bore the brunt of the organisation – however, she deserves a huge vote of thanks for it) was the Open Day in Oct 22. On the day, we had 103 new, signed-up and paid-up members and several new Groups have been created because of it (indeed the newly-formed Whist Group is already full and now has a Waiting List). In addition, the return to a face-to-face Christmas Quiz, hinted at in my last report, actually took place on the 15th Dec 2022 and from the number of people that I have spoken to, it was a great success. The mulled wine and mince pies at half time went down a treat (indeed, although I am not a great cake eater, even I was moved to try a mince pie – they were delicious). Thanks should go to Jane Ball, the Quizmaster and to Mary Ewens and her team for the refreshments. Although it hasn't been decided yet, I would be very surprised if there wasn't a repeat performance this year.

4. I started the year off by retaining the basic financial structure established by my predecessor Richard Barlow (3 separate bank accounts and 4 categories of Groups). The only change that I have made to this is to merge 2 Group categories (the No Reporting Required and Zero Cost) categories into a single category called the No Accounting Required (NAR) Category. Outwardly this will have no effect on the membership. In addition, I strongly believe that, as Treasurer, it is part of my responsibilities to advise the Chair and the Committee of any potential problems, so that timely action may be set in place to counter them (if necessary). To this end (and we don't set a fixed reserve for contingencies), I've retained the philosophy and practice of regularly examining our accounts to establish how well we are positioned to pay off any outstanding commitments in the inconceivable circumstance of us having to close at short notice.

5. So, at the end of this FY, the u3a has moved from an organisation doing its best to continue during the dark days of Covid-19 Lockdown to a traditional, fully operating u3a. All things considered, financially, we are in a sound and stable position, we have more members and more groups than ever before and we are well placed to go forward with a high degree of confidence. The future is looking good.

6. All that said, I propose a major initiative that I wish to bring to your attention:

An important aspiration for the future, for me as Treasurer, is to make life easier for my eventual successor. To this end, I would like to move away from the way in which we do our accounting, from the present Microsoft Excel-based system to the Financial Package on Beacon. There are 2 strong reasons for this:

- The present Excel system works very well but it does rely on the Treasurer having a very good knowledge of Excel plus long experience, a thorough understanding and a high degree of confidence in using the application. Whilst I fit the bill, there is no guarantee that my successor will be so well-versed, and it would be unfair to ask him/her to take it

on (indeed, it might even frighten people off from volunteering). I am therefore very much looking towards the future and making the life of my successor as easy as I can.

- The Financial Package on Beacon seems to be (on initial examination) very good (if a little complicated to set up). Moreover, it has the advantage of having official support and a comprehensive set of User Instructions. It will also offer greater inbuilt data security.

The downside is that there is a lot of work to be done in getting it up and running. Therefore, I have conjured up the following outline timetable:

- FY 23-24 – Development Year - Use of a Sandbox¹, examination of procedures and assessment of any need for new ways of working, inviting specialist input, set up a Working Group etc.
- FY 24-25 – Run the old (Excel) and the new (Beacon) systems in parallel.
- FY 25-26 – Turn off the old system and go live on Beacon.
- FY 26-27 – Handover to the new Treasurer.

Of course, you would be quite right to be concerned about risk and wonder if I will be around to see it through. Our constitution provides for the Treasurer to remain in post for up to 6 years. I was elected at the 2021 AGM so I could be around until the 2027 AGM which neatly fits my outline timetable. Circumstances permitting, I fully intend to see this project through. Finally on this subject, I intend to keep the Membership abreast of progress, and to this end, I will put a short resumé of progress in the Bulletin. I think that a monthly Progress Report would be excessive and that a quarterly Report would be more appropriate.

7. The remainder of this report comprises a detailed Statement of Financial Activity for the FY 22/23. It contains:

- Independent Examiner's Certificate. Although we are required to produce accounts, they do not need to be formally audited. However, they do have to be examined by a qualified and independent Examiner. The Independent Examiner's Certificate is reproduced on Page 5.
- Statement of Financial Activity for the Financial Year ended 31st March 2023. This statement is a detailed description of our financial activity over the past Financial Year. The statement is presented in 5 parts:
 - Part 1 – Receipts and Payments Account. The Receipts and Payments Account is a detailed description of where our money has come from and where it has gone, for the Main (2029) account and summaries of financial activity for the High Cash Turnover (HCT) Groups (151 account) and LCT Groups (6872 account).
 - Part 2 – Liquidity Statement. The Liquidity Statement² describes what we are worth as at 31 Mar 23.
 - Part 3 - Overall Summary of HCT Account Financial Activity FY 22/23. This shows the financial activity of the HCT Groups over the last FY.
 - Part 4 - Detailed Summary of LCT Groups Financial Activity FY 22/23. This shows the financial activity (both Bank and Cash Activity) of the LCT Groups over the last FY.

1. A Sandbox, in this context, is a mirror image of the real thing but entirely stand-alone. This allows a developer to "experiment" with ideas to see how well they work.

2. For the purposes of this report, Liquid Assets may be considered to be those assets which can rapidly be turned into useable money. So, for example, Bank and Cash accounts are deemed to be "Liquid Assets". However, if we owned a building (which we don't), this is most definitely an asset but it couldn't rapidly be turned into cash, so it is not a "Liquid" Asset (it would be a "Fixed Asset").

- Part 5 - LCT Groups – Overall Summary of Financial Position as at 31 Mar 23. This shows a summary (both Bank and Cash holdings) of the LCT Groups financial activity, together with a statement of overall “worth” of each Group.

John Walton
Treasurer
Cam, Dursley and District U3A

INDEPENDENT EXAMINER'S REPORT

INDEPENDENT EXAMINER'S REPORT

I have examined the Year End Financial Statement for FY 2022-2023, together with a Liquidity Statement for that period, and I certify that they are a true and accurate representation of the Cam, Dursley and District U3A financial activity in accordance with the records presented to me.

Signed: 

27 May 23

Mr C Wellings

Accountant

Tryfan

Clingre Down, Taits Hill

Stinchcombe

Gloucestershire

GL11 6PS

CAM, DURSLEY AND DISTRICT U3A – STATEMENT OF FINANCIAL ACTIVITY
FOR THE FINANCIAL YEAR ENDED 31st MARCH 2023

PART 1 - RECEIPTS AND PAYMENTS ACCOUNT

MAIN ACCOUNT (2029)

<u>Receipts</u>		31 Mar 23	31 Mar 22
Opening Balance	Main Account (2029)	9075.85	7879.12
	Cash	38.55	22.20
Receipts	Membership	4741.86	5362.00
	Tea and Coffee	96.89	23.45
	Other Income	8.00	331.00
	Miscellaneous Income	123.01	
	Transfers In	360.24	
		14444.40	13617.77
<u>Payments</u>			
Administration	Advertising & Marketing	140.60	
	Postage	372.58	86.58
	Printing and Photocopying	142.95	67.92
	Stationery	151.82	36.11
	Lanyards and Name Badges	627.31	55.18
	Capital Expenditure and Equipment	671.91	
	Software Licences (Zoom)	281.75	169.73
	PayPal Charges		88.84
	Welfare	28.84	62.34
		2417.76	566.70
Speakers	Speakers	365.00	470.00
	Christmas Quiz	151.05	14.25
		516.05	484.25
Venue Hire	Committee and Monthly Meetings	681.00	405.00
	Group Start-Up Room Hire	127.00	30.00
		808.00	435.00
Third Age Trust Charges	U3A Capitation	1884.00	1554.00
	Beacon	477.00	445.00
	Third Age Matters	1236.60	869.82
		3597.60	2868.82
Other Expenses	Gifts	62.94	126.10
	DMC Planters	12.79	
	Miscellaneous	14.67	22.50
	Transfers Out	54.30	
	Cotswold Link	14.00	
		158.70	148.60
Closing Balance	Main Account (2029)	6865.93	9075.85
	Cash	80.36	38.55
		14444.40	13617.77

Main Account (2029 Account) (Continued)

	31 Mar 23	31 Mar 22
Bank		
Opening Balance	9075.85	7879.12
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Debits	-7415.11	-4414.53
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Cash		
Opening Balance	38.55	22.20
Credits	1089.81	226.35
Debits	-1048.00	-210.00
Closing Balance	80.36	38.55
Change in Cash Balance (Closing Balance – Opening Balance)	41.81	16.35
Total Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-2168.11	1213.08

High Cash Turnover (HCT) Account (151 Account)³

Opening Balance	1901.72	799.04
Credits	24492.35	14655.95
Debits	-20945.90	-13563.27
Closing Balance	5448.17	1901.72
Change in Bank Balance (Closing Balance – Opening Balance)	3546.45	1102.68

Low Cash Turnover (LCT) Account (6872 Account)⁴

Bank		
Opening Balance	497.87	710.55
Credits	35.00	451.10
Debits	-519.78	-663.78
Closing Balance	13.09	497.87
Change in Bank Balance (Closing Balance – Opening Balance)	-484.78	-212.68
Cash		
Opening Balance	541.26	691.02
Credits	5159.38	1403.74
Debits	-5110.20	-1553.50
Closing Balance	590.44	541.26
Change in Cash Balance (Closing Balance – Opening Balance)	49.18	-149.76
Change in Worth (Closing Balance [Bank + Cash] – Opening Balance [Bank + Cash])	-435.60	-362.44

3. A Full Summary of the HCT Financial Activity is given on Page 9.

4. A Full Summary of the LCT Financial Activity is given on Pages 10 - 11.

PART 2 – LIQUIDITY STATEMENT

	31 Mar 23	31 Mar 22
ASSETS AS AT 31 MAR 23		
Bank Balance (2029 Account)	6865.93	9075.85
Cash Holdings (Main Account)	80.36	38.55
Additional Assets		
Total Main Account Assets as at 31 Mar 23	6946.29	9114.40
GROUP ASSETS AS AT 31 MAR 23		
HCT Groups (151 Bank Account)	5448.17	1901.72
HCT Groups (Cash Holdings)	0.00	0.00
LCT Groups (6871 Bank Account)	13.09	497.87
LCT Groups (Cash Holdings)	590.44	541.26
Total Group Assets as at 31 Mar 23	6051.70	2940.85
Total Cam, Dursley and District U3A Assets as at 31 Mar 23	12997.99	12055.25

PART 3 - OVERALL SUMMARY OF HCT ACCOUNT FINANCIAL ACTIVITY FY 22/23

Group Name	Opening Balance	Income	Outgoings	Closing Balance	Comments
Science and Engineering (SAE)	332.54	2819.80	-2863.15	289.19	
Theatre (THG)	553.52	5540.40	-5199.45	894.47	
Historic Places (HPL)	375.78	12647.45	-11036.38	1986.85	
Church Explorers (CHX)	18.07		-18.07	0.00	Group Closed. Balance moved to Main Account
Gardening (GRD)	573.96	2852.50	-1179.00	2247.46	
U3A August Outing (AUGUST)	-0.30	0.30		0.00	Group moved to Main Account
Members On Their Own (MOTO)	45.20		-15.00	30.20	
Concert CON)	2.95	576.85	-579.80	0.00	Group Closed. Balance moved to Main Account
Miscellaneous (MISC)	0.00			0.00	
Suspense (SUSP)	0.00	55.05	-55.05	0.00	
Totals	1901.72	24492.35	-20945.90	5448.17	

PART 4 - DETAILED SUMMARY OF LCT GROUPS FINANCIAL ACTIVITY FY 22/23

Group Name	BANK				CASH			
	Opening Balance	Income	Outgoings	Closing Balance	Opening Balance	Income	Outgoings	Closing Balance
Core Sub-Account (CORE)	323.78		-323.78	0.00		0.00	0.00	0.00
Acoustic Guitar (ACG)				0.00	1.00	184.00	-181.00	4.00
Art History (ARH)	60.00	30.00	-81.00	9.00	46.75	277.00	-229.00	94.75
Badminton (BDM)				0.00	21.03	1092.55	-1106.80	6.78
Bridge (BRD)	114.09	5.00	-115.00	4.09	55.26	1387.32	-1399.11	43.47
Chapter IV (B04)				0.00	4.00	193.10	-180.00	17.10
Craft & Textile (C&T)				0.00	19.00	249.00	-208.29	59.71
Dowsing for Beginners (DOW)				0.00	4.71	313.39	-188.00	130.10
Family History (FAH)				0.00	82.00	90.00	-121.00	51.00
French Intermediate (FRI)				0.00	73.35	150.00	-203.03	20.32
IT Help (LCT)				0.00	61.10	101.00	-117.00	45.10
Kurling (KUR)				0.00	34.79	505.02	-521.74	18.07
Natural History (NAH)				0.00	115.97	143.00	-228.61	30.36
Play Reading (PLR)				0.00	-11.00	59.00	-32.00	16.00
Travel (TRV)				0.00	33.30	207.00	-223.62	16.68
Writers Workshop (WWK)				0.00		108.00	-80.00	28.00
Whist (WHT)				0.00		100.00	-91.00	9.00
	497.87	35.00	-519.78	13.09	541.26	5159.38	-5110.20	590.44

PART 5 -- OVERALL SUMMARY OF LCT GROUPS FINANCIAL POSITION AS AT 31st MARCH 2023

Group	Closing Balance (Bank)	Closing Balance (Cash)	Total Assets	Comments
Core Sub-Account (CORE)			0.00	Opening Balance of £323.78p moved to Main Account
Acoustic Guitar (ACG)		4.00	4.00	
Art History (ARH)	9.00	94.75	103.75	
Badminton (BDM)		6.78	6.78	
Bridge (BRD)	4.09	43.47	47.56	
Chapter IV (B04)		17.10	17.10	
Craft & Textile (C&T)		59.71	59.71	
Dowsing for Beginners (DOW)		130.10	130.10	
Family History (FAH)		51.00	51.00	
French Intermediate (FRI)		20.32	20.32	
IT Help (LCT)		45.10	45.10	
Kurling (KUR)		18.07	18.07	
Natural History (NAH)		30.36	30.36	
Play Reading (PLR)		16.00	16.00	
Travel (TRV)		16.68	16.68	
Writers Workshop (WWK)		28.00	28.00	
Whist (WHT)		9.00	9.00	New Group – started in Jan 23
Totals	13.09	590.44	603.53	