

CROUCH END & DISTRICT U3A

England & Wales · Charity number 1178165

Details

Other names CROUCH END & DISTRICT UNIVERSITY OF THE THIRD AGE

Status Registered

Legal form Other

Registered 2018-04-30

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

Contact

Address PO Box 81702
London
N4 9PS

Phone 07836204075

Email chair@cedu3a.org.uk

Website cedu3a.org.uk

Activities

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

Activities: CEDU3A provides monthly meetings with a speaker, social events and around 120 different subject groups for those who are retired or semi-retired to attend. The charity is a self-help organisation and all activities are lead by volunteers, with members bringing together subject groups which others are interested in attending in their own homes or other local venues.

Classification

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

Geography

- Haringey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£34,862	£33,684	-	-
2024-12-31	£35,854	£30,614	-	-
2023-12-31	£32,941	£28,416	-	-
2022-12-31	£23,766	£26,831	-	-
2021-12-31	£13,989	£16,963	-	-

Trustees

Name	Role	Appointed
Alison Louise Miller		2024-04-18
Andrew Arthur Wyndham Sich		2025-04-10
Belinda Anne Ackerman		2026-04-16
Frances Dawn Day-Stirk		2026-04-16
Gillian Fawcett		2026-04-16
John David Harvey Weatherby		2024-04-18
John Hemingway		2021-04-15
Kenneth Scott Jones		2026-04-16
Maria Luisa Welch		2025-04-10
Robert Evans		2026-01-09
Sally Jane Shaw		2026-04-16
Sarah Dearman		2022-04-14
Victoria Midwinter		2024-04-18

CROUCH END & DISTRICT U3A

England & Wales - Charity number 1178165

Accounts

Crouch End & District U3A - 2025 Annual Report

The Executive Committee of Crouch End & District U3A (CEDu3a), being CEDu3a's charity Trustees, present their report and accounts in respect of the financial period from 1 January 2025 to 31 December 2025.

Status

CEDu3a is an unincorporated association, registered as a charity by the Charity Commission for England and Wales on 25 January 2018 with registration number 1178165. Its business address is 14, Denton Road, London N8 9NS and its website address is www.cedu3a.org.uk.

Executive Committee

CEDu3a is managed by an Executive Committee which came into effect following CEDu3a's first Annual General Meeting in April 2019. The committee comprises Officer Trustees, non-Officer Trustees and other members who may attend to provide specialist input.

As set out in the CEDu3a Constitution both Officer and non-Officer Trustees serve for a three-year term which can be extended by one-year annually until a maximum of six years has been served. The dates in brackets below indicate when the individual joined the Executive Committee (EC).

The following have served as members of EC from April 2025 until the AGM in April 2026, with dates they were appointed to other roles in brackets.

Officer Trustees:

Chair: Andrew Sich (EC April 2025)

Vice Chair: John Hemingway (EC April 2021; Groups Organiser April 2021, Groups Coordinator April 2023; Vice Chair September 2023)

Secretary: Alison Miller (EC April 2024, previously Co-Secretary)

Treasurer: Barry Morris (EC April 2023). Resigned as Treasurer December 2025 and Trustee April 2026

Treasurer: Rob Evans (co-opted to EC January 2026)

Groups Coordinator: John Hemingway (see above)

Non-Officer Trustees:

Phillip Benns (EC April 2025) Resigned October 2025

Sarah Dearman New Member Support (EC April 2022)

Lesley Holland Social Events Lead (EC April 2024) Resigned January 2026

Vicci Midwinter Volunteers Lead (EC April 2024)

Charlie Sharp Membership Secretary (EC April 2020) Until June 2025

Pat Spungin (EC April 2023) Resigned April 2026

David Weatherby Beacon Administrator (until December 2025) Membership Secretary (from June 2025) (EC April 2024)

Luisa Welch (EC April 2025)

These are the current volunteers / Specialist Teams:

Administration Assistant

Liz Hill

Beacon Administrator

Phillip Benns

Catering Team

Lucy Bailey
Adrienne Banks
Sheena Brown
Jan Harrison
Liz Hart
Ruth Hayes
Joan Lindeman
Elma Skrebowski
Hilary West

Eventbrite Administrator

Jacki Reason

Facebook

Jacqui Osley

Finance Team

Barry Morris (Treasurer until 31 December 2025)
Rob Evans (Treasurer from 1 January 2026)
Jackie Langford (Finance Manager)
Anne Hutchings
Paul Soper

Future Lives Group – Third Age Trust

Jan Sutherland (Chair)

Interest Groups Team

John Hemingway (Groups Coordinator and Lead)
Stephen Lustig (Groups Organiser)
Susan Richardson (Groups and Members Support Officer)

Monthly Bulletin

Alex Kempner
Julian Osley

Monthly Talks Team

Liz Sich (Speakers Organiser)
Gina Bujis (Helpers Co-ordinator)

Jacki Reason (Reception)
Belinda Ackerman (Reception)
Kollyn Bailey (Technical Support)
Cortland Fransella (Technical Support)
Carl Parker (Technical Support)
Jon Raper (Technical Support)
Paul Soper (Technical Support)

Newsletter Team

Sue Garland (Editor)
Sally Geeve (Designer)
Sandra Clark

New Members' Meeting Team

Graham Bennett
Sarah Dearman

Publicity and Recruitment Team

Sally Whitaker (Chair)
Angele Cauthery
Sue Garland
Sally Geeve
Christine Heath
Alex Kempner
Julian Osley
Pat Spungin

Social Events Team

Lesley Holland (Chair until October 2025)
Sue Picano (Chair from October 2025)
Gerald McMahon
Brian Merison (until October 2025)
Trish Moody
Sue Richardson
Sally Shaw
Maggie Watters

Volunteering Team

Vicci Midwinter (Lead)
Sheena Brown

Website

Julian Osley

Public Benefit

The public benefit role of CEDu3a is the advancement of education and in giving effect to this role, the Executive Committee (EC) have had regard to the Charity Commission's guidance on public benefit.

Objective

CEDu3a's objective is as follows:

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

In September 2017 the then Steering Committee adopted the Constitution as recommended by the national body, The Third Age Trust. CEDu3a members approved and adopted the CEDu3a Constitution at the first AGM in April 2019. Revisions to that Constitution will be put to members at the AGM in April 2026.

Achievements in 2025 and looking ahead to 2026

Overview of the year

We had another successful year in 2025. Our membership continued to grow and at year end we had approximately 1250 members. We managed our business efficiently and our finances remained on a sound footing so the membership fee for 2026 could be held at £25.

Three key members of the EC stood down at the 2025 AGM - Sally Whitaker (Chair), Graham Bennett (Vice-Chair) and Jackie Langford (Secretary). Despite this shock to the system, CEDu3a continued to operate effectively for its members and, as we shall see below, the objectives set for the year were largely achieved.

Over the years we had come to rely heavily on two other people - Charlie Sharp (Membership Secretary) and Sarah McMahon (Catering Lead) who both tragically died within a few weeks of each other. They had both given generously of their time and expertise and continue to be sorely missed. But the EC is particularly grateful to Dave Weatherby, who immediately took over as Membership Secretary, and to others in the Catering team who continued to provide their valuable services.

Another shock in the Spring of 2025 was the theft of high value sound and projector equipment from its storage area in the Moravian Church. Because there were no visible signs of forced entry to the Church our insurers declined to reimburse us for the cost of new equipment (which is now stored more securely elsewhere on the premises). We are indebted to our Technical team who managed to put an alternative system in place when the theft was discovered, just an hour before a monthly talk was about to be delivered.

CEDu3a could not operate without its volunteers - a small army of people who generously give their time to support various activities and functions which mean we can provide a range of benefits to all our members. We could not manage without our volunteers but we

still need more people to come forward, not least as conveners of new or existing interest groups. Please do give serious consideration as to how you can help us to continue to thrive.

Interest groups

The Interest Groups Team, led by John Hemingway, have continued to support current conveners and their groups and encourage the creation of new ones. A large number of new groups have been set up, including those duplicated where demand exists. In total there were some 130 groups at the end of the year which, compared to about 120 at the end of the previous year. So there has been continued growth. While new groups are constantly being set up, we do lose some each year, either because they are task and/or time related or because of difficulties in recruiting new conveners on the retirement of existing ones.

Interest groups cover a wide range of subjects from sports, outdoor activities, such as walks and bird watching, book groups, languages, and groups focusing on crafts or academic subjects such as art appreciation, current affairs, geology and economics. Although a large number of these groups are fully subscribed, analysis shows that there are places available on nearly half of our total provision.

Equality, Diversity and Inclusion (EDI)

During 2024 a number of focus groups had identified that our membership did not well represent four groups of people in our geographical area: Men, Younger People, Ethnic Minorities, and People with Disabilities and a number of recommendations had been made to address this. Initially it had been intended that a new group (Future CEDu3a) should take this work forward, but it became apparent that greater clarity would be achieved if the initiative was co-ordinated by the Publicity & Recruitment team, so a sub-group is being established to take this important work forward.

Social events

In the summer we held two summer parties at a new venue, the Oliver Tambo Recreation Ground, behind Alexandra Palace. While it must be admitted that the new arrangements were not to everyone's liking, the Events team nevertheless arranged a barbecue and entertainment in difficult circumstances and members of our Ukulele and Singing groups, and the Bakelites, provided entertainment.

A number of other social events were organised throughout the year, including a ceilidh, quizzes, a second Open Mic session, a concert, and a wonderful tea at the United Reform Church in Muswell Hill in memory of Sarah McMahon, catering lead. Regular coffee mornings and monthly pub lunches were both as popular as ever.

Monthly meetings

Our monthly meetings at the Moravian Church Hall, which feature a talk by a guest speaker, regularly attract 150 members. The high audience figures reflect the increasing popularity of our speakers and subjects. In 2025 the talks included Laurence Scales on Sir Joseph Bazalgette and London's Sewers; Sarah Ogilvie on The Dictionary People; Andrew

Whitehead on Curious Muswell Hill; Sir Paul Preston on Guernica; and Gwyn Headley on Follies.

New members meetings

We held several new member meetings during the year which served to give us useful feedback as well as help new members to find their way around. Learning from new members, regarding their views on CEDu3a, is fed back to the EC and specialist teams on a regular basis.

Publicity and Recruitment (P&R)

Our new newsletter (*news@*) team really got into their stride, producing three issues packed with stories about what's been going on in CEDu3a and in the wider community. Towards the end of the year Stephen Lustig, stepped back from his 'Roving Reporter' role, having produced dozens of articles about what goes on in various interest groups. We are really grateful for his contributions.

Volunteers

The Volunteers Team have been able to match volunteers to need, using a formalised request process which is now well established.

Our excellent website continues to provide up to date information in all areas of our work and we remain indebted to the web manager, Julian Osley, for all that he does. Our Facebook pages, overseen by Jacqui Osley, maintained their widespread appeal. The monthly email Bulletins, which are put together by Alex Kempner, provide essential information to all our members.

Thanks, too, to Janet Sutherland, who plays an active part in the Third Age Trust as chair of the Future Lives Group. This group shares information and resources to inspire, influence and inform members about how we can improve our future lives.

Managing business

The EC meets every two months throughout the year, each time with a full agenda. Usually in between EC meetings an Officers' meeting was held to deal with any urgent business and look at our finances in detail.

A detailed report on our finances follows in a later section of the AGM papers.

Trustees

During the year, as reported above, we lost the cherished wisdom of our Membership Secretary, Charlie Sharp. It became clear that we were ill-prepared for the unexpected and began to put in place arrangements for key roles to be 'shadowed' by others, who would be sufficiently knowledgeable to be able to take over the reins temporarily in exceptional circumstances. This will continue to be developed in the coming year.

Phillip Benns decided to step down a few months into his term but continues to provide invaluable support as our new Beacon Administrator. He is also assisting with our Joiners' and Leavers' surveys and with advice about social media usage.

Lesley Holland, who led our Events team (also over two years) also stood down (in October 2025). She has extended the range of social events offered to our members which has been greatly appreciated by all who have attended them. In wishing her a well-deserved rest, we welcome Sue Picano back as the Events Lead.

Barry Morris has served as our Treasurer for over two years but handed the reins over to Rob Evans at the end of 2025 (while remaining a Trustee). We have benefitted from his calm common sense and from some new procedures which he has introduced. We wish him well for the future and are grateful for all he has done.

Pat Spungin has decided not to stand for election at the AGM, having served over three years as a Trustee. We thank her for her contributions to the work of the Executive Committee.

Our priorities for 2026

Activities

1. Support and develop the range of interest groups and launch new groups
2. Develop innovative ways of managing demand for popular subjects
3. Support all conveners and attract new conveners to the role
4. Plan and deliver a range of social events
5. Arrange monthly meetings and deliver monthly talks with a range of expert speakers
6. Ensure all new members feel welcome and can take advantage of what is on offer
7. Address equality issues and increase the diversity of our membership ensuring CEDu3a is an inclusive organisation that does not tolerate any form of discrimination

Communications and recruitment

8. Communicate regularly with our membership through the website, social media, emails, Bulletin and Newsletter and raise the external profile of CEDu3a
9. Maintain and, when appropriate (e.g. the planned 2026 Open Day), increase our membership numbers
10. Develop relations with relevant organisations in Haringey to raise our profile in the Borough and to maximise opportunities for mutual benefit.

Operational

11. Manage the charity's business efficiently and effectively
12. Increase the number of volunteers and manage their contributions effectively
13. Maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a.

Andrew Sich
Chair, CEDu3a

March 2026

CEDu3a – Annual Finance Report – 2025

Overview

CEDu3a continues to enjoy stable finances with substantial reserves. In view of these substantial reserves, the Executive Committee took the decision to reduce subscriptions for 2025 to £25 for a full year membership; £12.50 for part year membership and £5 for concessions, and to budget for a small deficit in 2025.

Accumulated reserves of £33k at 31st December 2025 are higher than the £10k that the Trustees previously set as the level needed to ensure that CEDu3a had an adequate backstop. The expectation is that this level of reserves will be eroded over time as a result of the reduction in individual membership subscriptions for 2025, and the Executive Committee's intention to maintain that subscription level for at least the next few years. However, this will need to be kept under review as increases in membership reduce the likelihood of in-year deficits being achieved.

One of the two one-year fixed interest rate deposits for £10,000, at Metro Bank, matured on 29 July 2025, and the money deposited in the Bank's savings account. The other matured on 2 January 2026. The money will be re-invested to achieve the best interest rates, but remaining in compliance with Charity Commission rules on investments.

Income

The main source of income continues to be from membership subscriptions. Membership income fell from £30,000 in 2024 to £29,000 in 2025. However, this reduction was less than anticipated due to a successful Open Day which resulted in an influx of new members. Additionally, there was also a small increase over the year in income from social events, which also contributed to the anticipated deficit for the year not being met. Overall, the total income has reduced from £35,854 in 2024 to £34,862 in 2025.

However, this still resulted in a surplus in 2025 of £1,000 having been just over £5,000 in 2024.

Expenditure

Total spending by CEDu3a continued to rise - from £30,000 in 2024, to over £33,000 in 2025. The largest element of spending remains group venues, group expenses and monthly meetings. These accounted for £17,500 in 2025 and is up on our spending in 2024 and 2023. There was increased spending on the membership fee we pay to the national u3a which reflected the increased number of new members, with the fee itself remaining at its 2022 level of £4 per member. There was an additional expense in 2025 of £2,000, for the purchase of new communication equipment to replace that which was stolen.

CEDu3a also holds a Paypal account into which most members pay their membership subscriptions. Funds are transferred from this account to our Metro current account on a regular basis during the year.

This report was produced by Barry Morris, the ex-Treasurer and Rob Evans the current Treasurer. We have both relied heavily on support from Anne Hutchings and Jackie Langford for which we are very grateful and our thanks too to Paul Soper for examining our Accounts and writing the opinion which follows the formal Accounts below.

Barry Morris
Ex-Treasurer

Rob Evans
Treasurer

**CROUCH END & DISTRICT U3A
("CEDu3a")**

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD

1st JANUARY 2025 TO 31st DECEMBER 2025

	Notes	2025	2024
<u>INCOME</u>		£	£
Subscriptions	2	29,065	31,311
Income from Social Events	3	5,120	3,488
Other		110	0
Interest	5	531	1,055
TOTAL INCOME		<u>34,862</u>	<u>35,854</u>
<u>EXPENDITURE</u>			
U3A Trust Membership Fee	6	4,240	3,912
Room Hire and Meeting Expenses		17,904	16,202
Equipment	7	2,127	337
Social events	4	5,265	4,805
Administration, Publicity, Website and Sundries	8	4,148	5,425
TOTAL EXPENDITURE		<u>33,684</u>	<u>30,681</u>
<u>SURPLUS OF INCOME OVER EXPENDITURE</u>		1,142	5,173
<i>Surplus brought forward from preceding year</i>		<u>32,025</u>	<u>26,854</u>
Reserves accumulated at 31st December		<u>33,167</u>	<u>32,025</u>

**CROUCH END & DISTRICT U3A
("CEDu3a")**

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31st DECEMBER 2024

	Notes	31-Dec-25 £	31-Dec-24 £
ASSETS			
Metro Bank Community Current Account		2,727	12,023
Metro Bank Community Instant Access Account		20,716	10,185
Metro Bank Community 1 Year Fixed Rate	9	10,000	10,000
PayPal balance	10	4,571	901
Other current assets		849	0
<u>TOTAL ASSETS</u>		<u>38,863</u>	<u>33,109</u>
 LIABILITIES			
Deferred income	11	5,266	319
Accounts not yet paid	12	430	765
<u>TOTAL LIABILITIES</u>		<u>5,695</u>	<u>1,084</u>
 <u>TOTAL ASSETS LESS TOTAL LIABILITIES</u>		 <u>33,167</u>	 <u>32,025</u>

Signed on behalf of the trustees:

Andrew Sich

Chair

Treasurer

Barry Morris

Date

**CROUCH END & DISTRICT U3A
(CEDu3a)**

NOTES TO THE ACCOUNTS

Note 1:

These accounts have been prepared on a receipts and payments basis except for the deferment of 2026 member subscriptions received before the end of 2025 and the inclusion of amounts in respect of payment of two outstanding bills due for 2025 which will be paid in 2026.

Note 2:

The 2025 subscription (membership fee) for existing and new members was £25 (full year), £12.50 (part year) or £5 (concession). Many people subscribed through PayPal which deducted a fee before forwarding the subscription to CEDu3a - membership income is shown net of that fee.

Note 3 & 4:

Social events in 2025 included two Summer parties, a classical music event, an afternoon tea, a quiz, a ceilidh and an Open Mic evening. For most events, except the summer parties, income from ticket sales broadly covered the costs involved.

Note 5:

Interest in 2025 was a combination of interest arising from 1. A Community Instant Access account held with Metro Bank 2. A Community 1 Year Fixed Rate account with Metro Bank which matured in July 2025. Interest is added when the deposits mature and no account has been taken of interest on those deposits that mature in 2026.

Note 6:

In 2025, CEDu3a paid an annual fee of £4 per member to The Third Age Trust. The membership fee was unchanged from previous years.

Note 7:

Purchases of equipment are treated as one-off expenditure and costs are not depreciated over a period of years. Equipment purchased this year included a channel mixer, a projector and microphone sets to replace the items stolen from the Moravian Church during the year.

Note 8

The administration costs include a fee of £1 per member for the use of the 'Beacon' database and ongoing maintenance of the website. Other sundry expenditure is included here including bank charges, and stationery.

Note 9:

During the year CEDu3a maintained two fixed rate Bonds of £10k each with Metro Bank. One matured in July and the capital and accrued interest credited to our Metro saver account. The other matures on 2 January 2026.

Note 10:

The majority of our subscription income is received via PayPal and periodically transferred to our Metro Bank account. At the end of December there was £4,571 in the Pay Pal account, which related to subscription income for 2026.

Note 11:

Deferred income relates to member subscriptions for the year 2026 which were received before the end of 2025 and will be recognised in the accounts for 2026.

Note 12

There were expenses anticipated but not yet paid by 31st December 2025 which related to the 2025 financial year. One was for hire of Crouch End Picturehouse for group meetings and the other related to monthly meeting expenses.

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2025.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:

Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2026

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2025.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:

Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2026

CROUCH END & DISTRICT U3A

England & Wales - Charity number 1178165

Accounts

Crouch End & District U3A - 2024 Annual Report

The Executive Committee of Crouch End & District U3A (CEDu3a), being CEDu3a's charity Trustees, present their report and accounts in respect of the financial period from 1 January 2024 and ending 31 December 2024.

Status

CEDu3a is an unincorporated association, registered as a charity by the Charity Commission for England and Wales on 25 January 2018 with registration number 1178165.

Its correspondence address is Crouch End & District u3a, PO Box 81702, London N4 9PS and its website address is www.CEDu3a.org.uk.

Executive Committee

CEDu3a is managed by an Executive Committee which came into effect following CEDu3a's first Annual General Meeting in April 2019. The committee comprises Officer Trustees, non-Officer Trustees and other members who may attend to provide specialist input.

As set out in the CEDu3a Constitution both Officer and non-Officer Trustees serve for a three-year term which can be extended one-year annually until a maximum of six years has been served. The dates in brackets below indicate when the individual joined the Steering Committee (SC) which preceded the Executive Committee (EC), when they became a Trustee and, where appropriate, when they were appointed following the AGM in 2024.

The following have served as members of EC from April 2024 until the AGM in April 2025, with dates they were appointed to other roles in brackets.

Officer Trustees:

Chair: Sally Whitaker (Secretary SC July 2017; Trustee January 2018; SC Vice Chair October 2018; EC Vice Chair April 2019; EC Chair April 2020)

Vice Chair: Graham Bennett (SC Trustee January 2018; EC January 2019; EC Vice Chair April 2020)

Vice Chair: John Hemingway

(EC Trustee April 2021; Groups Organiser April 2021, Groups Coordinator April 2023; Vice Chair September 2023)

Secretary: Jackie Langford (SC Trustee October 2018; EC Secretary April 2019; EC Co-Secretary October 2024)

Treasurer: Barry Morris (EC Trustee April 2023; EC Treasurer January 2024)

Groups Coordinator: John Hemingway (see above)

Non-Officer Trustees:

Sarah Dearman	New Member Support (EC April 2022)
Lesley Holland	Social Events Lead (EC April 2024)
Kathy McHale	(EC April 2023)
Vicci Midwinter	Volunteers Lead (EC April 2024)
Alison Miller	Co-Secretary (EC April 2024)
Charlie Sharp	Membership Secretary (EC April 2020)
Pat Spungin	(EC April 2023)
David Weatherby	Beacon Administrator (EC April 2024)
Paul Wedgbury	EDI Lead (EC April 2023)

In September 2024 Andrew Sich, a previous Trustee and Vice-Chair, was co-opted to a vacant Trustee position until the 2025 AGM.

These are the current volunteers / Specialist Teams going forward:

Administration Assistant

Liz Hill

Beacon Administration

David Weatherby

Catering Team

Sarah McMahon (Lead)
Lucy Bailey
Adrienne Banks
Sheena Brown
Jan Harrison
Liz Hart
Ruth Hayes
Joan Lindeman
Elma Skrebowski
Hilary West

Equality, Diversity and Inclusion (EDI) Team

Phillip Bennis

Eventbrite Administration

Jacki Reason

Facebook

Jacqui Osley

Finance Team

Barry Morris (Treasurer)
Jackie Langford (Finance Manager)

Anne Hutchings

Paul Soper

Interest Groups Team

John Hemingway (Groups Coordinator and Lead)

Stephen Lustig (Groups Organiser)

Susan Richardson (Groups and Members Support Officer)

Monthly bulletin

Alex Kempner

Monthly Talks Team

Liz Sich (Speakers Organiser)

Gina Bujis (Helpers Coordinator)

Jacki Reason (Reception)

Belinda Ackerman (Reception)

Kolyn Bailey (Technical Support)

Cortland Fransella (Technical Support)

Carl Parker (Technical Support)

Jon Raper (Technical Support)

Paul Soper (Technical Support)

Newsletter Team

Sue Garland (Editor)

Sally Geeve (Designer)

Sandra Clark

Stephen Lustig (Roving Reporter)

New Members' Meetings Team

Graham Bennett

Sarah Dearman

Publicity and Recruitment Team

Andrew Sich (Chair)

Angele Cauthery

Sue Garland

Sally Geeve

Christine Heath

John Hemingway

Alex Kempner

Julian Osley

Pat Spungin

Social Events Team

Lesley Holland (Chair)

Sarah McMahon

Brian Merison

Trish Moody

Sally Shaw

Maggie Watters

Volunteering Team

Vicci Midwinter (Lead)

Sheena Brown

Website

Julian Osley

Public Benefit

The public benefit role of CEDu3a is the advancement of education and in giving effect to this role, EC have had regard to the Charity Commission's guidance on public benefit.

Objectives

CEDu3a's objectives are as follows:

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

In September 2017 the then Steering Committee adopted the Constitution as recommended by the national body The Third Age Trust. CEDu3a members approved and adopted the CEDu3a Constitution at the first AGM in April 2019.

Priorities that were set for 2024

The following priorities were set at the 2024 AGM and delivery against these priorities is addressed in the next section. We said that we would:

Activities

1. support and develop the range of interest groups and launch new groups
2. develop innovative ways of managing demand for popular subjects
3. support all conveners and attract new conveners to the role
4. plan and deliver a range of social events
5. arrange monthly meetings and deliver monthly talks with a range of expert speakers
6. ensure all new members feel welcome and can take advantage of what is on offer
7. address equality issues and increase the diversity of our membership ensuring CEDu3a is an inclusive organisation that does not tolerate any form of discrimination

Communications and recruitment

8. communicate regularly with our membership through the website, emails, email bulletin and newsletter and raise the external profile of CEDu3a
9. maintain and when appropriate increase our membership numbers

Operational

10. manage the charity's business efficiently and effectively
11. increase the number of volunteers and manage their contributions effectively
12. maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a.

Achievements in 2024 and looking ahead to 2025

Overview of the year

We had a very successful year in 2024, our membership was buoyant with new members joining throughout the year. We surpassed our previous highest membership of 1,033 members by year end 2023, to approach 1,180 active members for the first time ever at the end of 2024. We managed our business efficiently and our finances remained on such a sound footing that we have been able to reduce the annual subscription fee for membership in 2025.

We performed well against each set objective for the year and are confident that we will continue to do so in 2025. As always, we are tremendously grateful to all our volunteers, conveners and trustees for all they have done throughout the year. We could not manage without you.

Below follows a summary of our work in different areas.

Interest groups

The Interest Groups Team, led by John Hemingway - a Vice Chair of the Executive Committee - have worked hard throughout the year supporting current conveners and their groups or encouraging the creation of new ones. In particularly popular subjects, groups were duplicated where practicable to enable more members to access them. Information for members on the interest groups is now updated on the website every six months. As ever, we owe an enormous debt of gratitude to our conveners, who work tirelessly to keep meeting demand.

Due to the creativity and enthusiasm of members and conveners, we continued into 2025 with approximately 120 interest groups, including those duplicated where demand exists, in a wide range of subjects from sports, outdoor activities such as walks and bird watching, book groups, craft groups, languages, and groups focusing on academic subjects ranging from art appreciation, current affairs to geology and economics. Although additional groups have been set up to meet demand where possible, we are constantly seeking new ways of increasing the number of places and encouraging additional conveners to come forward.

Equality, Diversity and Inclusion (EDI)

I'm grateful to the Equality, Diversity and Inclusion (EDI) Team who were very active throughout the year, led by Paul Wedgbury, and following the workplan they set themselves in 2023. A questionnaire was sent out to all members earlier in the year with a 47% response rate, an excellent outcome for such a survey. Learning from questionnaire responses was used to inform the work of four focus groups initiated by the EDI Team – covering Disability, Ethnic Minorities, Men and Younger People. The focus groups prepared recommendations at year end that are now informing the work of CEDu3a as a whole during 2025.

The work of the EDI Team is critical in ensuring that CEDu3a is an inclusive organisation that does not tolerate any form of discrimination. The EDI Team aims to work closely with the other specialist teams to ensure that EDI principles are built into all of our promotional materials, activities and social events to enable access for all wherever feasible. An article setting out how the team has completed the workplan set out in their Terms of Reference (TOR), is available on our website. The structure of the team and TOR are now being revised to inform future priorities.

Social events

In the summer in 2024 we held two summer parties at the Crouch End Cricket Club, that were very well attended and a great success, despite the inclement weather on one of the evenings. The highlight of the parties is always the delicious buffet provided by the Catering Team. We enjoyed hearing the CEDu3a ukelele band and the Bakelites, originating from our jazz band group. The main aim of the parties is for members to meet old friends and make new ones and this was certainly achieved. However, demand for tickets exceeded the capacity of the Cricket Club and so in 2025 we will be seeking an alternative venue which can accommodate more attendees.

The Social Events Team also planned a broad series of other social events throughout the year, including quizzes, the first ever Open Mic session, a concert and community dinner. Their efforts continue into 2025 with another series of events this year beginning with a ceilidh in May. Regular coffee mornings and monthly pub lunches are both as popular as ever.

Monthly meetings

Attendance at our monthly meetings at the Moravian Church Hall, which feature the monthly talk, regularly reaches up to 150 members. The move to the Hall in 2023 has proved to be a great success, being able to accommodate a larger audience than previously in the Union Church. The growing audience figures reflect the increasing popularity of our speakers and subjects, who in 2024 covered aspects of a broad range of topics including art/artists, various history subjects, and Simon and Garfunkel. A similarly interesting range of speakers is planned for 2025.

New members meetings

We held several new member meetings during the year which served to give us useful feedback as well as help new members to find their way around. Additional meetings were held after the Open Day event brought an increase in new members. Learning from new members, regarding their views on CEDu3a, is fed back to the Executive Committee and specialist teams regularly.

Publicity and Recruitment (P&R)

A very successful Open Day was held in May 2024, having been efficiently organised jointly by the P&R and Groups Teams representatives. A number of volunteers and the Catering Team helped on the day and most interest groups were represented either by a convener or a group member. Following the day a number of new members were recruited.

Our newsletter, *news@...*, is circulated online three times per year having been brilliantly produced since inception by Graham Bennett, outgoing P&R Team Lead, and Lindley Smith. They have now stepped back from these roles and been replaced by other team members. This last year, hard printed copies of *news@...* have also been made available which are very popular. Our excellent website continues to provide up to date information in all areas of our work and we are very grateful to the web manager, Julian Osley, for all that he does. Our Facebook pages have increasing appeal with over 875 users now. The monthly email Bulletins provide essential information to all members (hard copies are sent to non internet users) and I want to thank Vivien Tessereras for all she has done as bulletin editor over the last four years.

Membership

At the end of December 2024 there were approximately 1180 subscribed members recorded, 39 of whom were concessions. These figures show an increase in membership over the previous year 2023, when 1033 members in total were recorded. The renewal period commences after the end of

the year and although there is usually a small drop in numbers at the beginning of the year it is anticipated that the upward trend in numbers will continue.

Managing business

The Executive Committee (EC) met every two months throughout the year, each time with a busy agenda. Usually in between EC meetings an Officers' meeting was held to deal with any urgent business and look at our finances in detail. In 2024 the Officers consisted of the Chair, 2 Vice Chairs, Secretary, and Treasurer. From the AGM 2025 there will only be one Vice-Chair amongst the Officers.

A detailed report on our finances follows in a later section of the AGM papers. The annual subscription fee was £30 (£5 for concessions) in 2024 and we have been able to reduce this annual fee to £25 for the year 2025 due to prudent management of expenses. The concession fee remains the same. Reserves in 2024 continued to remain significantly above the agreed minimum level of £10,000.

Volunteers

The Volunteers Team have been able to match volunteers to need, using a formalised request process set up in 2023 and which now works well. We are constantly seeking additional volunteers to help out, being an entirely volunteer run organisation with no paid staff, so we need all the help available. We are extremely grateful to all of you who have helped out and encourage others to take the plunge and offer to volunteer.

Succession planning

Our Constitution only permits Trustees to hold a limited term of office. Given that we were set up in 2017, the charity established in 2018 and the EC formalised in 2019, many of the current Trustees have been there from the beginning and are now reaching the end of their terms of office or wishing to stand down for personal reasons. In 2024 four new Trustees were welcome to the committee.

However, myself as Chair and two current Officers must step down in 2025, having completed the maximum term of office. Knowing this was the situation, the Executive Committee set in place an effective succession plan during the latter half of 2024 so that the business of the organisation would not be disrupted. One of the two Vice-Chairs is stepping down and will not be replaced and the Secretary has been role-sharing with her eventual replacement since October to ensure a smooth transition.

Just as importantly for the organisation I must step down as Chair, having been in that role since 2020. I was previously Vice-Chair. The trustee nomination process in January 2025 included the opportunity for members to also nominate a Trustee as replacement Chair.

Goodbye

It is always difficult to say 'goodbye' to those you have worked closely with over a period of years, but needs must when five trustees are stepping down. As already stated that is myself as Chair, one of the Vice-Chairs, Graham Bennett, and Secretary, Jackie Langford, but also an additional two further Trustees, Kathy McHale and Paul Wedgbury.

I have worked closely with Jackie and Graham for six years now, since 2019 when we were established as a charity. They have both been hugely instrumental in driving the organisation forward so successfully – Jackie as Secretary: an essential role keeping us on track, minuting so many trustee meetings, and ensuring our policies are up to date and so on; and Graham in a variety of roles: Vice-Chair, speakers' organisers, publicist, newsletter editor, and one of new members meeting lead, among others. They have been excellent colleagues in our shared endeavour and I can't begin to express my gratitude for all they have done.

And thanks also to Paul Wedgbury, a Trustee for two years and chair of the Equality, Diversity and Inclusion team, leading, among other initiatives, on the member survey during 2024 which was an extremely valuable and committed undertaking. I must also thank Kathy McHale, who has been a pleasure to work with, for her two years as a Trustee. All these four named have been interest group conveners at the same time as being Trustees and so a big thank you for that as well,

Other volunteers are stepping down and I apologise for not naming you individually, but rest assured it goes without saying how grateful we are for all you have done. We couldn't do it without you!

Our priorities for 2025

As in 2024, we will continue to work to:

Activities

1. support and develop the range of interest groups and launch new groups
2. develop innovative ways of managing demand for popular subjects
3. support all conveners and attract new conveners to the role
4. plan and deliver a range of social events
5. arrange monthly meetings and deliver monthly talks with a range of expert speakers
6. ensure all new members feel welcome and included, and are able to take advantage of what is on offer
7. incorporate the recommendations of the EDI Focus Groups to inform strategic decision making where feasible in order to address equality issues and increase the diversity of our membership

Communications and recruitment

8. communicate regularly with our membership through the website, emails, email bulletin and newsletter and raise the external profile of CEDu3a
9. maintain and when appropriate increase our membership numbers through a range of initiatives including engaging with local community organisations, developing our social media presence and local press.

Operational

10. manage the charity's business efficiently and effectively
11. increase the number of volunteers and manage their contributions effectively
12. maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a

Sally Whitaker

Chair, CEDu3a

March 2025

CEDu3a – Annual Finance Report – 2024

Overview

CEDu3a had a stable financial year during 2024. An increase in membership, together with lower than expected expenditure resulted in a surplus for the year of just over £5k. In light of this surplus, the Executive Committee took the decision to reduce subscriptions for 2025 to £25 for a full year membership; £15 for part year membership and £5 for concessions.

Income

The main source of our income is subscriptions. Income from these increased from £28k in 2023 to £31k in 2024 due to the increased number of members. Income from social events was reduced from just over £4k in 2023 to just over £3k in 2024. Other than the summer parties, events were broadly self-funding, with income from charges covering costs of the events. Interest was higher than 2023 as interest rates were higher and we had more money on deposit during the year.

Expenditure

Total spending by CEDu3a in 2024 was over £30k, rising from £28k in 2023. The largest element of spending remained group venues, group expenses and monthly meetings. These accounted for over £16k of our spending in 2024 which was very similar to our expenditure in 2023

Increased spending on the membership fee we pay to the national u3a reflected the increased number of CEDu3a members, with the fee itself remaining at its 2022 level of £4 per member. We also carried out more social events in 2024 than 2023 but achieved savings on venue costs – particularly for the summer parties – which offset the additional cost of more events. There was also increased expenditure in 2024 for the Open Day – which proved successful and helped to increase our total membership.

Our budget for 2024 had made allowance for significant increases in venue costs and other spending which has not been required at the level provided. In addition, increased membership meant more income from subscriptions than we had anticipated. As a result, CEDu3a made a surplus of just over £5k in 2024, compared to a surplus of around £4.5k in 2023.

We now have two one-year fixed interest rate deposits for £10,000 each at Metro Bank. One of these matures on 29 July 2025, and the other on 2 January 2026. CEDu3a also holds a Paypal account into which most members pay their membership subscriptions. Funds are transferred from this account to our Metro current account on an on-going basis during the year.

Accumulated reserves of £32k at 31st December 2024 are higher than the £10k that the Trustees previously set as the level needed to ensure that CEDu3a had an adequate backstop. The expectation is that this level of reserves will be eroded over time as a result of the reduction in individual membership subscriptions for 2025, and the Executive Committee's intention to maintain that subscription level for at least the next few years.

As Treasurer during 2024, I relied heavily on support from Anne Hutchings and Jackie Langford and the Trustees are grateful once again to Paul Soper for examining our Accounts and writing the opinion which follows the formal Accounts below.

Post year event: After 31 December some of our equipment was stolen from the Moravian Church Hall. An insurance claim has been submitted but if that does not pay out, replacing the equipment will have a significant effect on the accounts for the current year ending 31 December 2025.

Barry Morris
Treasurer

**CROUCH END & DISTRICT U3A
("CEDu3a")**

**INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD
1st JANUARY 2024 TO 31st DECEMBER 2024**

	Notes	2024	2023
<u>INCOME</u>		£	£
Subscriptions	2	31,311	28,242
Income from Social Events	3	3,488	4,342
Other		0	6
Interest	5	1,055	352
TOTAL INCOME		<u>35,854</u>	<u>32,941</u>
<u>EXPENDITURE</u>			
U3A Trust Membership Fee	6	3,912	3,676
Room Hire and Meeting Expenses		16,135	16,127
Equipment	7	337	532
Social events	4	4,805	4,852
Administration, Publicity, Website and Sundries	8	5,425	3,369
TOTAL EXPENDITURE		<u>30,614</u>	<u>28,556</u>
<u>SURPLUS/DEFICIT(-) OF INCOME OVER EXPENDITURE</u>		5,240	4,385
<i>Surplus brought forward from preceding year</i>		<u>26,854</u>	<u>22,469</u>
Reserves accumulated at 31st December		<u>32,094</u>	<u>26,854</u>

**CROUCH END & DISTRICT U3A
("CEDu3a")**

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 31st DECEMBER 2024**

		31-Dec-24	31-Dec-23
	Notes	£	£
ASSETS			
Metro Bank Community Current Account		12,023	4,011
Metro Bank Community Instant Access Account		10,185	3,059
Metro Bank Community 1 Year Fixed Rate	9	10,000	20,000
PayPal balance	10	901	0
Other current assets		0	761
<u>TOTAL ASSETS</u>		<u>33,109</u>	<u>27,831</u>
LIABILITIES			
Deferred income	11	319	281
Accounts not yet paid	12	697	696
<u>TOTAL LIABILITIES</u>		<u>1,016</u>	<u>977</u>
<u>TOTAL ASSETS LESS TOTAL LIABILITIES</u>		<u>32,093</u>	<u>26,854</u>

Signed on behalf of the trustees:

Chair

Sally Whitaker

Treasurer

Barry Morris

Date

**CROUCH END & DISTRICT U3A
(CEDu3a)**

NOTES TO THE ACCOUNTS

Note 1:

These accounts have been prepared on a receipts and payments basis except for the deferment of 2025 member subscriptions received before the end of 2024 and the inclusion of amounts in respect of payment of three outstanding bills due for 2024 which will be paid in 2025.

Note 2:

The 2024 subscription (membership fee) for existing and new members was £30 (full year), £15 (part year) or £5 (concession). Many people subscribed through PayPal which deducted a fee before forwarding the subscription to CEDu3a - membership income is shown net of that fee.

Note 3 & 4:

Social events in 2024 included two Summer parties, a classical music event, a Jazz evening, a line dancing event and an Open Mic evening. For most events, except the summer parties, income from ticket sales broadly covered the costs involved.

A late invoice received for 2023 summer party expenses has been included as a prior year adjustment in these accounts.

Note 5:

Interest in 2024 was a combination of interest arising from 1. A Community Instant Access account held with Metro Bank 2. A Community 1 Year Fixed Rate account with Metro Bank which matured in December 2024. Interest is added when the deposits mature and no account has been taken of interest on those deposits that mature in 2025.

Note 6:

In 2024, CEDu3a paid an annual fee of £4 per member to The Third Age Trust. The membership fee was unchanged from previous years.

Note 7:

Purchases of equipment are treated as one-off expenditure and costs are not depreciated over a period of years. Equipment purchased this year was a new PA system.

Note 8

The administration costs include a fee of £1 per member for the use of the 'Beacon' database and ongoing maintenance of the website. Other sundry expenditure is included here including bank charges, stationery and the annual cost of a PO Box address.

Note 9:

During the year CEDu3a maintained two fixed rate Bonds of £10k each with Metro Bank. One matured in July and the capital and accrued interest credited to our Metro current account. The other matured on 22 December, capital and interest again transferred to Metro Bank. We took out a new fixed rate Bond in July which will mature on 29 July 2025. A new fixed rate bond was set up in December which will mature on 2 January 2026

Note 10:

The majority of our subscription income is received via PayPal and periodically transferred to our Metro Bank account. At the end of December there was £901 in the Pay Pal account, which related to subscription income for 2024 of £630 and the balance for 2025.

Note 11:

Deferred income relates to member subscriptions for the year 2025 which were received before the end of 2024 and will be recognised in the accounts for 2025.

Note 12

There were expenses anticipated but not yet paid by 31st December 2024 which related to the 2024 financial year. One was for hire of table tennis tables at Hornsey Vale Community Association and two were for venue hire, due but not yet invoiced.

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2024.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:



Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2025

CEDu3a – Annual Finance Report – 2024

Overview

CEDu3a had a stable financial year during 2024. An increase in membership, together with lower than expected expenditure resulted in a surplus for the year of just over £5k. In light of this surplus, the Executive Committee took the decision to reduce subscriptions for 2025 to £25 for a full year membership; £15 for part year membership and £5 for concessions.

Income

The main source of our income is subscriptions. Income from these increased from £28k in 2023 to £31k in 2024 due to the increased number of members. Income from social events was reduced from just over £4k in 2023 to just over £3k in 2024. Other than the summer parties, events were broadly self-funding, with income from charges covering costs of the events. Interest was higher than 2023 as interest rates were higher and we had more money on deposit during the year.

Expenditure

Total spending by CEDu3a in 2024 was over £30k, rising from £28k in 2023. The largest element of spending remained group venues, group expenses and monthly meetings. These accounted for over £16k of our spending in 2024 which was very similar to our expenditure in 2023

Increased spending on the membership fee we pay to the national u3a reflected the increased number of CEDu3a members, with the fee itself remaining at its 2022 level of £4 per member. We also carried out more social events in 2024 than 2023 but achieved savings on venue costs – particularly for the summer parties – which offset the additional cost of more events. There was also increased expenditure in 2024 for the Open Day – which proved successful and helped to increase our total membership.

Our budget for 2024 had made allowance for significant increases in venue costs and other spending which has not been required at the level provided. In addition, increased membership meant more income from subscriptions than we had anticipated. As a result, CEDu3a made a surplus of just over £5k in 2024, compared to a surplus of around £4.5k in 2023.

We now have two one-year fixed interest rate deposits for £10,000 each at Metro Bank. One of these matures on 29 July 2025, and the other on 2 January 2026. CEDu3a also holds a Paypal account into which most members pay their membership subscriptions. Funds are transferred from this account to our Metro current account on an on-going basis during the year.

Accumulated reserves of £32k at 31st December 2024 are higher than the £10k that the Trustees previously set as the level needed to ensure that CEDu3a had an adequate backstop. The expectation is that this level of reserves will be eroded over time as a result of the reduction in individual membership subscriptions for 2025, and the Executive Committee's intention to maintain that subscription level for at least the next few years.

As Treasurer during 2024, I relied heavily on support from Anne Hutchings and Jackie Langford and the Trustees are grateful once again to Paul Soper for examining our Accounts and writing the opinion which follows the formal Accounts below.

Post year event: After 31 December some of our equipment was stolen from the Moravian Church Hall. An insurance claim has been submitted but if that does not pay out, replacing the equipment will have a significant effect on the accounts for the current year ending 31 December 2025.

Barry Morris
Treasurer

**CROUCH END & DISTRICT U3A
("CEDu3a")**

**INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD
1st JANUARY 2024 TO 31st DECEMBER 2024**

	Notes	2024	2023
<u>INCOME</u>		£	£
Subscriptions	2	31,311	28,242
Income from Social Events	3	3,488	4,342
Other		0	6
Interest	5	1,055	352
TOTAL INCOME		<u>35,854</u>	<u>32,941</u>
<u>EXPENDITURE</u>			
U3A Trust Membership Fee	6	3,912	3,676
Room Hire and Meeting Expenses		16,135	16,127
Equipment	7	337	532
Social events	4	4,805	4,852
Administration, Publicity, Website and Sundries	8	5,425	3,369
TOTAL EXPENDITURE		<u>30,614</u>	<u>28,556</u>
<u>SURPLUS/DEFICIT(-) OF INCOME OVER EXPENDITURE</u>		5,240	4,385
<i>Surplus brought forward from preceding year</i>		<u>26,854</u>	<u>22,469</u>
Reserves accumulated at 31st December		<u>32,094</u>	<u>26,854</u>

**CROUCH END & DISTRICT U3A
("CEDu3a")**

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 31st DECEMBER 2024**

		31-Dec-24	31-Dec-23
	Notes	£	£
ASSETS			
Metro Bank Community Current Account		12,023	4,011
Metro Bank Community Instant Access Account		10,185	3,059
Metro Bank Community 1 Year Fixed Rate	9	10,000	20,000
PayPal balance	10	901	0
Other current assets		0	761
<u>TOTAL ASSETS</u>		<u>33,109</u>	<u>27,831</u>
LIABILITIES			
Deferred income	11	319	281
Accounts not yet paid	12	697	696
<u>TOTAL LIABILITIES</u>		<u>1,016</u>	<u>977</u>
<u>TOTAL ASSETS LESS TOTAL LIABILITIES</u>		<u>32,093</u>	<u>26,854</u>

Signed on behalf of the trustees:

Chair

Sally Whitaker

Treasurer

Barry Morris

Date

**CROUCH END & DISTRICT U3A
(CEDu3a)**

NOTES TO THE ACCOUNTS

Note 1:

These accounts have been prepared on a receipts and payments basis except for the deferment of 2025 member subscriptions received before the end of 2024 and the inclusion of amounts in respect of payment of three outstanding bills due for 2024 which will be paid in 2025.

Note 2:

The 2024 subscription (membership fee) for existing and new members was £30 (full year), £15 (part year) or £5 (concession). Many people subscribed through PayPal which deducted a fee before forwarding the subscription to CEDu3a - membership income is shown net of that fee.

Note 3 & 4:

Social events in 2024 included two Summer parties, a classical music event, a Jazz evening, a line dancing event and an Open Mic evening. For most events, except the summer parties, income from ticket sales broadly covered the costs involved.

A late invoice received for 2023 summer party expenses has been included as a prior year adjustment in these accounts.

Note 5:

Interest in 2024 was a combination of interest arising from 1. A Community Instant Access account held with Metro Bank 2. A Community 1 Year Fixed Rate account with Metro Bank which matured in December 2024. Interest is added when the deposits mature and no account has been taken of interest on those deposits that mature in 2025.

Note 6:

In 2024, CEDu3a paid an annual fee of £4 per member to The Third Age Trust. The membership fee was unchanged from previous years.

Note 7:

Purchases of equipment are treated as one-off expenditure and costs are not depreciated over a period of years. Equipment purchased this year was a new PA system.

Note 8

The administration costs include a fee of £1 per member for the use of the 'Beacon' database and ongoing maintenance of the website. Other sundry expenditure is included here including bank charges, stationery and the annual cost of a PO Box address.

Note 9:

During the year CEDu3a maintained two fixed rate Bonds of £10k each with Metro Bank. One matured in July and the capital and accrued interest credited to our Metro current account. The other matured on 22 December, capital and interest again transferred to Metro Bank. We took out a new fixed rate Bond in July which will mature on 29 July 2025. A new fixed rate bond was set up in December which will mature on 2 January 2026

Note 10:

The majority of our subscription income is received via PayPal and periodically transferred to our Metro Bank account. At the end of December there was £901 in the Pay Pal account, which related to subscription income for 2024 of £630 and the balance for 2025.

Note 11:

Deferred income relates to member subscriptions for the year 2025 which were received before the end of 2024 and will be recognised in the accounts for 2025.

Note 12

There were expenses anticipated but not yet paid by 31st December 2024 which related to the 2024 financial year. One was for hire of table tennis tables at Hornsey Vale Community Association and two were for venue hire, due but not yet invoiced.

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2024.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:



Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2025

CROUCH END & DISTRICT U3A

England & Wales - Charity number 1178165

Accounts

Crouch End & District U3A - 2023 Annual Report

The Executive Committee of Crouch End & District U3A (CEDu3a), being CEDu3a's charity trustees, present their report and accounts in respect of the financial period from 1 January 2023 and ending 31 December 2023.

Status

CEDu3a is an unincorporated association, registered as a charity by the Charity Commission for England and Wales on 25 January 2018 with registration number 1178165.

Its correspondence address is 32a Danvers Road, London N8 7HH and its website address is www.CEDu3a.org.uk.

Executive Committee

CEDu3a is managed by an Executive Committee which came into effect following CEDu3a's first Annual General Meeting in April 2019. The committee comprises Officer Trustees, non-Officer Trustees and other members who may attend to provide specialist input.

As set out in the CEDu3a Constitution both Officer and non-Officer Trustees serve for a three-year term which can be extended one-year annually until a maximum of six years has been served. The dates in brackets below indicate when the individual joined the Steering Committee (SC) which preceded the Executive Committee (EC), when they became a Trustee and, where appropriate, when they were appointed following the AGM in 2023.

The following have served as members of EC from April 2023 until the AGM in April 2024, with dates they were appointed to other roles in brackets.

Officer Trustees:

- Chair: Sally Whitaker (Secretary SC July 2017; Trustee January 2018; SC Vice Chair October 2018; EC Vice Chair April 2019; EC Chair April 2020)
- Vice Chair: Graham Bennett (SC Trustee January 2018; EC January 2019; EC Vice Chair April 2020)
- Vice Chair: John Hemingway(EC Trustee April 2021; Groups Organiser April 2021, Groups Coordinator April 2023; Vice Chair September 2023)
- Secretary: Jackie Langford (SC Trustee October 2018; EC Secretary April 2019)
- Treasurer: Peter Stachniewski (co-opted EC Treasurer Dec 2021, EC Trustee and Treasurer 2022 – December 2023).
Barry Morris (EC Trustee April 2023; ECTreasurer January 2024)
- Groups Coordinator:
John Hemingway (see above)

Non-Officer Trustees:

Sarah Dearman	New member support (EC April 2022)
Kathy McHale	Volunteers Lead (EC April 2023)
Charlie Sharp	Membership Secretary (EC April 2020)
Pat Spungin	(EC April 2023)
Paul Wedgbury	EDI Lead (EC April 2023)

These are the current volunteering teams going forward:

Beacon Administration

Brenda Dardelin
David Weatherby

Catering

Sarah McMahan
Lucy Bailey
Adrienne Banks
Sheena Brown
Jan Harrison
Liz Hart
Diane Jacob
Joan Lindeman
Elma Skrebowski
Tessa Their
Hilary West

Equality, Diversity and Inclusion

Christine Heath
Lesley Holland
John Nunney
Maggie Watters
David Weatherby
Paul Wedgbury (Chair)

Eventbrite Administration

Jacki Reason

Facebook

Jacqui Osley

Finance

Peter Stachniewski (resigned as Treasurer December 2023)
Anne Hutchings
Barry Morris (appointed Treasurer January 2024)
Paul Soper

Interest Groups

John Hemingway

Stephen Lustig

Monthly bulletin

Vivien Tesseract

Monthly Talks Team

Liz Sich (Talks Organiser)
Brenda Dardelin (Reception)
Bryony Allen (Reception)
Jacki Reason (Reception)
Kollyn Bailey (Technical Support)
Cortland Fransella (Technical Support)
Carl Parker (Technical Support)
Jon Raper (Technical Support)
Paul Soper (Technical Support)

Newsletter Team

Graham Bennett
Sandra Clark
Stephen Lustig
Lindley Smith

New Members' Meetings Team

Graham Bennett
Sarah Dearman

Publicity and Recruitment Team

Graham Bennett
Angele Cauthery
Christine Heath
John Hemingway
Patricia Moody
Julian Osley
Andrew Sich (Chair)
Lindley Smith
Vivien Tesseract

Social Events Team

Graham Bennett
Lesley Holland
Brian Merison
Sue Picano (Chair)
Maggie Watters

Volunteerings Team

Kathy McHale
Sheena Brown
Vikki Midwinter

Website

Julian Osley

Public Benefit

The public benefit role of CEDu3a is the advancement of education and in giving effect to this role, EC have had regard to the Charity Commission's guidance on public benefit.

Objectives

CEDu3a's objectives are as follows:

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

In September 2017 the then Steering Committee adopted the Constitution as recommended by the national body The Third Age Trust. CEDu3a members approved and adopted the CEDu3a Constitution at the first AGM in April 2019.

Priorities that were set for 2023

The following priorities were set at the 2023 AGM and delivery against these priorities is addressed in the next section. We said that we would:

Activities

1. maintain and develop the range of interest groups and launch new groups
2. support all conveners and attract new conveners to the role
3. plan and deliver a range of social events
4. arrange monthly meetings and deliver monthly talks with a range of expert speakers
5. ensure all new members feel welcome and can take advantage of what is on offer
6. address equality issues and increase the diversity of our membership ensuring CEDu3a is an inclusive organisation that does not tolerate any form of discrimination

Communications and recruitment

7. communicate regularly with our membership through the website, emails, email bulletin and newsletter, and raise the external profile of CEDu3a
8. maintain and when appropriate increase our membership numbers

Operational

9. manage the charity's business efficiently and effectively
10. increase the number of volunteers committed to helping with our activities
11. maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a.

Achievements in 2023 and looking ahead to 2024

Overview of the year

We had a very successful year in 2023, our membership has been buoyant with new members joining throughout the year, to reach over 1,000 active members for the first time ever by year end, and our finances have remained sound.

We performed well against our set objectives for the year and are confident that we will continue to do so in 2024. As always, we are tremendously grateful to all our volunteers, conveners and trustees for all they have done throughout the year. We could not manage without you.

Below follows a summary of our work in different areas.

Interest groups

The Interest Groups team, led by John Hemingway – a Vice Chair of the Executive Committee, have worked hard throughout the year supporting current conveners and their groups or encouraging the creation of new ones. The conveners' handbook has been revised and a recruitment leaflet has been created to encourage more conveners to come forward. Information for members on the interest groups was updated on the website during the autumn, in a joint effort between the website manager, conveners and the Interest Groups' Team. As ever, we owe an enormous debt of gratitude to our conveners, who work tirelessly to keep meet demand.

Indeed, due to the creativity and enthusiasm of members and conveners, we continue into 2024 with well over 100 interest groups, including those duplicated where demand exists, in a wide range of subjects from sports, outdoor activities such as walks and bird watching, book groups, craft groups and groups focusing on academic subjects ranging from art appreciation, current affairs to geology and economics. Where existing groups are fully subscribed, additional groups are set up to meet demand where possible. Despite this, some members are not able to join a group of their choice and are disappointed by this and so we are constantly seeking new ways of increasing the number of places and encouraging additional conveners to come forward.

Social events

In the summer in 2023 we successfully held two summer parties at the Crouch End Cricket Club, that were very well attended and a great success. The highlight of the parties is always the delicious buffet provided by the Catering Team. We enjoyed hearing the CEDu3a ukelele band and jazz bands. The main aim of the parties is for members to meet old friends and make new ones and this was certainly achieved.

The Social Events Team also planned a broad series of other social events throughout the year, including quizzes, a concert and community dinner. Their efforts continue into 2024 with another series of events this year.

Regular coffee mornings and monthly pub lunches are both as popular as ever.

Monthly meetings

The regular venue for monthly meetings, which feature the monthly talk, was moved during 2023 from the Union Church N8 to the Moravian Church Hall N8, which offers greater capacity for our growing audiences. Now attendance at around 150 is a regular feature, whereas in the previous venue the audience size was limited to around 100.

The growing audience figures reflect the increasing popularity of our speakers and subjects, who in 2023 covered aspects of a broad range of topics including art / artists, local and social history.

New members meetings

We held several new member meetings during the year which served to give us useful feedback as well as help new members to find their way around. The 'buddying' scheme, developed by two

members in 2018 but put on hold because of the pandemic, has now been revived and is incorporated into the work of the New Members' Team

Equality, Diversity and Inclusion

A new Equality, Diversity and Inclusion project team began to meet, after an invitation was issued to all members to put themselves forward for membership of the team, which is chaired by an Executive Committee Trustee. Five members agreed to join the team. A detailed workplan has been drawn up and is being taken forward in concert with other groups, with two members sitting on the events team to ensure that social events are open to all. This is a very important area of work for the u3a and we are grateful to all of those contributing.

Following questions raised at last year's AGM, the team gave careful consideration to all the factors surrounding a potential change of name from Crouch End and District u3a. When the final report was considered by the Executive Committee it was agreed that there should be no name change at present. Instead, the proposal that CEDu3a should encourage and support any other potential 'local' u3a groups in Haringey was agreed and that report is available to view on the website.

Publicity and Recruitment

In the latter part of 2023 the team started to plan an Open Day, to be held in May 2024, as a crucial component of their activities. In addition they have drawn up a membership recruitment policy, to counteract the future challenge as our membership ages. Average age upon joining is now in the 60-69 years range.

Our newsletter, *news@...*, is circulated online three times per year and a recent issue was produced in printed form, primarily for distribution to members to develop readership. Our monthly email bulletin with forthcoming events and news listed is essential reading for those members wanting to know about our talks, new groups etc.

Our excellent website continues to provide up to date information in all areas of our work and we are very grateful to the web manager for all that he does. With over 600 members now our Facebook pages have increasing appeal.

Membership

At the end of December 2023 there were 1033 subscribed members recorded, 41 of whom were concessions. These figures show an increase in membership over the previous year 2022, when 970 members were recorded, 33 of whom were concessions. The renewal period commenced after the end of the year and although there is usually a small drop in numbers at the beginning of the year it is anticipated that the upward trend in numbers will continue.

Managing business

The Executive Committee (EC) met every two months throughout the year, each time with a busy agenda. Usually in between EC meetings an Officers' meeting was held to deal with any urgent business and look at our finances in detail. The Officers consist of the Chair, 2 Vice Chairs, Secretary, Treasurer and Interest Groups' Coordinator.

A detailed report on our finances follows in a later section of your report. The annual subscription fee was £30 (£5 for concessions) in 2023 and we have been able to maintain this annual fee for the year 2024 due to prudent management of expenses. Reserves in 2023 continued to remain significantly above the agreed minimum level of £10,000.

Volunteers

A major piece of work was undertaken by the new volunteering team, led by Sue Felgate (former CEDu3a Chair). Known volunteers were added into the Beacon database and administrative processes for identifying new and existing volunteers for specific tasks upgraded. Methods for attracting new volunteers were also improved and are now being practised. Our volunteers help with practical tasks, such as setting up the audio-visual support at the talks, helping with catering and sitting on the specialist teams.

We are constantly seeking additional volunteers to help out, being an entirely volunteer run organisation with no paid staff we need all the help available. We are extremely grateful to all of you who have helped out and encourage others to take the plunge and offer to volunteer.

Succession planning

With the Trustee term of office ending after 3-6 years, and other volunteers and conveners needing to step down for whatever reason, we are constantly aware of the need to bring in new people to assume various responsibilities. EC members review these pressures on a regular basis and volunteers are regularly sought and where necessary trained to take over one of the many roles.

Our Constitution only permits Trustees to hold a limited term of office. Given that we were set up in 2017, the charity established in 2018 and the EC formalised in 2019, many of the current Trustees have been there from the beginning and are now reaching the end of their terms of office or wishing to stand down for personal reasons. In 2023 four new trustees were welcome to the committee and in 2024 another four have come forward for election, which is excellent news.

Goodbye

It is always difficult to say 'goodbye' to those you have worked closely with over a period of years, but needs must. At this AGM we are losing Peter Stachniewski, our Treasurer since the end of 2021. We are extremely grateful to Peter for his significant contribution to the organisation, through his hard work and meticulous approach to keeping our finances in such good order. He will be greatly missed.

Our priorities for 2024

As in 2023, we will work to:

Activities

1. support and develop the range of interest groups and launch new groups
2. develop innovative ways of managing demand for popular subjects
3. support all conveners and attract new conveners to the role
4. plan and deliver a range of social events
5. arrange monthly meetings and deliver monthly talks with a range of expert speakers
6. ensure all new members feel welcome and can take advantage of what is on offer
7. address equality issues and increase the diversity of our membership ensuring CEDu3a is an inclusive organisation that does not tolerate any form of discrimination

Communications and recruitment

8. communicate regularly with our membership through the website, emails, email bulletin and newsletter and raise the external profile of CEDu3a
9. maintain and when appropriate increase our membership numbers

Operational

10. manage the charity's business efficiently and effectively
11. increase the number of volunteers and manage their contributions effectively
12. maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a

Sally Whitaker
Chair,
CEDu3a
March 2024

CEDu3a – Annual Finance Report – 2023

Total spending by CEDu3a in 2023 was over £28k, rising from under £27k in 2022. The largest element of spending remained group venues, group expenses and monthly meetings. These accounted for over £16k of our spending in 2023. Expenditure in these areas increased in 2023 compared to 2022 but not by as much as we had forecast. There was limited call on additional venue hire for new groups and venue prices did not increase as much as we expected. In some cases, we were able to negotiate reductions in venue hire prices.

Increased spending on the membership fee we pay to the national u3a reflected the increased number of CEDu3a members, with the fee itself remaining at its 2022 level of £4 per member. We also carried out more social events in 2023 than 2022 but achieved savings on venue costs – particularly for the Summer parties – which offset the additional cost of more events. The decision not to have an Open Day in 2023 contributed to reduced expenditure on administration, publicity and other sundry expenditure.

The main source of our income is subscriptions. Income from these increased from £21k in 2022 to £28k in 2023, due to the increase in the membership fee from £25 in 2022 to £30 in 2023 and to the increased number of members. Income from social events almost doubled from around £2k in 2022 to around £4k in 2023. This mainly reflected the increase in the charge for the summer parties from £5 to £10, although the parties still required an element of subsidy from CEDu3a resources. Other events were broadly self-funding, with income from charges covering costs of the events.

Our budget for 2023 had made allowance for significant increases in venue costs and other spending which was not required at the level provided. In addition, increased membership size meant more income from subscriptions than we had anticipated. As a result, CEDu3a made a surplus of over £4k in 2023, compared to a deficit of around £3k in 2022. In light of the surplus for 2023, the Executive Committee took a decision to freeze subscriptions for 2024 at £30 for full year membership; £15 for part year membership and £5 for concessions.

Accumulated reserves of almost £27k at 31st December 2023 are considerably above the £10k that the Trustees previously set as the level needed to ensure that CEDu3a had an adequate backstop. The expectation is that this level of reserves will be eroded over time as a result of the freeze in membership fees, additional events (eg the Open Day planned for 2024), and general cost increases.

The Trustees took the decision in 2023 to further rationalise CEDu3a bank accounts. We previously had a savings account managed by Shawbrook Bank on behalf of the Charities Aid Foundation but the interest rate we were offered to renew this was well below the market rate and the Executive Committee took the decision to transfer the funds into a savings account at our main bankers, Metro Bank. We now have two one-year fixed interest rate deposits for £10,000 each at Metro Bank earning 3.71% and 5.26% respectively. CEDu3a also holds a Paypal account into which most members pay their membership subscriptions. Funds are transferred from this account to our Metro current account on an on-going basis during the year.

As Treasurer during 2023, I relied considerably on book-keeping support from Anne Hutchings, and the Trustees are grateful once again to Paul Soper for examining our Accounts and writing the opinion which follows the formal Accounts below. I am also grateful to Barry Morris for agreeing to take over as Treasurer from the 2024 financial year.

Peter Stachniewski
Treasurer (2023)

**CROUCH END & DISTRICT U3A
("CEDu3a")**

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD

1st JANUARY 2023 TO 31st DECEMBER 2023

	Note	2023	2022
	s	£	£
<u>INCOME</u>			
Subscriptions	2	28,242	21,279
Grants	3	0	150
Income from Social Events	4	4,342	2,260
Other	5	6	40
Interest	6	352	37
TOTAL INCOME		<u>32,941</u>	<u>23,766</u>
 <u>EXPENDITURE</u>			
U3A Trust Membership Fee	7	3,676	3,120
Room Hire and Meeting Expenses	8	16,127	13,488
Equipment	9	532	754
Training	10	0	757
Social events	4	4,711	4,677
Administration, Publicity, Website and Sundries	11	3,369	4,035
TOTAL EXPENDITURE		<u>28,416</u>	<u>26,831</u>
 <u>SURPLUS/DEFICIT(-) OF INCOME OVER EXPENDITURE</u>			
		4,525	-3,064
 <i>Surplus brought forward from preceding year</i>		<u>22,469</u>	<u>25,533</u>
 Reserves accumulated at 31st December		<u>26,994</u>	<u>22,469</u>

**CROUCH END & DISTRICT U3A
("CEDu3a")**

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31st DECEMBER 2023

		31-Dec-23	31-Dec-22
	Notes	£	£
ASSETS			
Metro Bank Community Current Account		4,011	4,305
Metro Bank Community Instant Access Account	12	3,059	0
Metro Bank Community 1 Year Fixed Rate	13	20,000	10,000
Shawbrook Bank Savings Account (CAF)	14	0	10,191
PayPal balance	15	0	10,840
Other current assets	16	761	18
<u>TOTAL ASSETS</u>		<u>27,831</u>	<u>35,354</u>
LIABILITIES			
Deferred income	17	281	12,330
Accounts not yet paid	18	556	555
<u>TOTAL LIABILITIES</u>		<u>837</u>	<u>12,885</u>
<u>TOTAL ASSETS LESS TOTAL LIABILITIES</u>		<u>26,994</u>	<u>22,469</u>

Signed on behalf of the trustees:

Sally Whitaker

Chair

Treasurer

Peter Stachniewski

Date

**CROUCH END & DISTRICT U3A
(CEDu3a)**

NOTES TO THE ACCOUNTS

Note 1:

These accounts have been prepared on a receipts and payments basis except for: (a) a net refund owed to CEDu3a for venue hire in 2023 which has been received in 2024 and two payments made in 2023 for venue hire that will be used in 2024 (see Note 16); (b) the deferment of 2023 member subscriptions received before the end of 2022 (see Note 17); and (c) the inclusion of amounts in respect of payment of two outstanding bills due for 2023 which have been paid in 2024 (see Note 18).

Note 2:

The 2023 subscription (membership fee) for existing and new members was £30 (full year), £15 (part year) or £5 (concession). Many people subscribed through PayPal which deducted a fee before forwarding the subscription to CEDu3a - membership income is shown net of that fee.

Note 3:

The £150 income shown as received in 2022 was a grant received from the Third Age Trust toward the costs of the CEDu3a Open Day in that year. CEDu3a did not hold an Open Day in 2023 and therefore no grant was applied for.

Note 4:

Social events in 2023 included two Summer parties, two quizzes, a music event and a supper club event.

Note 5:

Other income in 2023 was a donation by a member.

Note 6:

Interest in 2023 was a combination of interest arising from 1. A Community Instant Access account held with Metro Bank (see Note 12); 2. A Community 1 Year Fixed Rate account with Metro Bank which matured in December 2023 (see Note 13); a Shawbrook Bank Savings account on behalf of the Charities Aid Foundation (see Note 14). CEDu3a held two Community 1 Year Fixed Rate accounts with Metro Bank at 31st December 2023, both of which mature in 2024. Interest is added when the deposits mature and no account has been taken of interest on these deposits in the 2023 accounts.

Note 7:

In 2023, CEDu3a paid an annual fee of £4 per member to The Third Age Trust. The membership fee was unchanged from 2022.

Note 8:

Increases in expenditure on room hire and meeting expenses between 2022 and 2023 resulted from a combination of increased room hire fees and the growing number of interest groups.

Note 9:

During 2023, CEDu3a purchased equipment for monthly meetings including a lectern, a lectern light, a projector stand and a loudspeaker. Purchases of equipment are treated as one-off expenditure and costs will not be depreciated over a number of years.

Note 10:

Expenditure on training in 2022 covered the cost of training events for conveners. No costs were incurred on training for conveners in 2023.

Note 11:

The administration costs include a fee of £1 per member for the use of the 'Beacon' database. CEDu3a also pays cost of postage for those members that receive a printed copy of Third Age Matters and that cost is included here.

Note 12:

An Instant Access Savings account was opened at Metro Bank in March 2023 so that interest could be earned on CEDu3a cash balances. A total of £59 interest was received on this account during 2023.

Note 13:

The Executive Committee had decided in November 2022 to deposit £10,000 in a one year fixed rate account with Metro at an interest rate of 2.2%. This matured in December 2023 and the £220 interest earned is included in interest received during 2023. Two further fixed rate deposits were made with Metro in 2023. The first was for £10,000 and was taken out in July 2023; the interest rate on this deposit was 3.71%. The second was for a further £10,000 and was taken out in December 2023; the interest rate on this deposit was 5.26%. Interest on these two deposits will be received in 2024 and included in the 2024 accounts.

Note 14:

CEDu3a held a 1 year Shawbrook Bank fixed term savings account which matured in April 2023. Interest earned on that deposit of £73 is included in interest received in 2023. The interest rate offered by the bank on a new 1 year fixed rate deposit was 1.05% which was significantly lower than the rate offered by other banks at that time. The Executive Committee therefore decided to close its account with Shawbrook Bank and open a second 1 year fixed term deposit at Metro Bank at a rate of 3.71% (see Note 13 above).

Note 15:

Until the 2024 membership year, CEDu3a sent out membership renewal reminders at the beginning of December preceding the membership year. Subscriptions paid via PayPal during December 2022 relating to the 2023 membership year were therefore held in the PayPal account and transferred to CEDu3a's current account during 2023. Renewal reminders for 2024 were deferred until January 2024 and therefore all funds held in the PayPal account were transferred to the Metro current account before 31st December 2023.

Note 16:

Other current assets of £761 at 31st December 2023 are made up as follows:

- £301 paid in advance to Hornsey Vale Community Association for use of their centre for the CEDu3a Open Day in 2024;
- £330 overpayment to Muswell Hill Centre for use by the badminton groups which has been refunded in 2024;
- £90 paid in advance for the Japan Group's use of the Picture House cinema in the first three months of 2024;
- £40 paid in advance for Eventbrite fees for monthly meetings in January and February 2024.

Note 17:

Deferred income relates to member subscriptions for the year 2024 which were received before the end of 2023 and will be recognised in the accounts for 2024. The amounts are lower in 2023 than in 2022 because of the decision not to send out membership renewal reminders for 2024 until after 31st December 2023.

Note 18:

There were two accounts not yet paid at 31st December 2023 which related to the 2023 financial year. One was £540 for hire of table tennis tables at Hornsey Vale Community Association and the other was £16 reimbursement due to a convener for a payment made for use of Zoom. Both payments were made in January 2024.

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2023.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:



Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

11 March 2024

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2023.

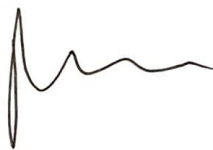
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

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

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination, giving me cause to believe that in any material respect accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that the accounts do not accord with those records.

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

Signed:



Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

11 March 2024