

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 McMahon
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 Tesserars

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 Tesserars

Social Events Team

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

Volunteerings Team

Kathy McHale
Sheena Brown
Vicci 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 s	2023	2022
<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>		<u>4,525</u>	<u>-3,064</u>
 <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:

Chair

Sally Whitaker

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

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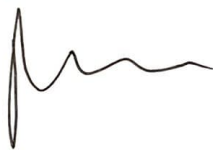
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Signed:



Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

11 March 2024