



## HGS U3A Trustees Annual Report & Financial Accounts 2024

REPORT OF THE TRUSTEES  
HGS U3A  
REGISTERED CHARITY NO.1182530  
FOR YEAR ENDED 31 MAY 2024

The Trustees of HGS u3a present their report and the accounts in respect of the financial year ended 31 May 2024.

### Status

HGS u3a is a Charitable Incorporated Organisation ("CIO"), registered as a charity by the Charity Commission for England and Wales with registration number 1182530. Its registered address for correspondence is and its website address is: <https://hgsu3a.uk/>. It operates under a Constitution approved by the Charity Commission.

### Trustees

HGS u3a is managed by its Trustees. The Trustees at 31 May 2024 are:

- Carole Spiers – Chair.
- Tina Stanton – Vice Chair, Joint Groups Organiser
- Malcolm Brahams – Vice Chair, Joint Groups Organiser
- Mayah Weinberg – Secretary
- Simon Freeman – Treasurer
- David Powers – Webmaster
- Judi John – Monthly Talks
- Richard Gold – Governance Adviser, and
- Lorraine Wilder – Co-opted 28 March 2024 – Membership Secretary.

Judi John and Richard Gold will be stepping down as Trustees at the AGM on 25 July 2024. We are most grateful for their contribution and commitment to the role.

Trustees may serve two three-year terms, after which they must stand down for at least a year. Tina Stanton and Malcolm Brahams, having served as Trustees for their first three-year term, are required to stand down as Trustees at the AGM. Both are standing for re-election.

Lorraine Wilder was co-opted as Trustee on 28 March 2024 until the AGM, having become Membership Secretary when Polina Chryssanthopoulos stood down. Grateful thanks and appreciation are extended to Polina for all her work. The constitution requires that Trustees who are co-opted must stand for election at the next AGM.

## **Supporting Roles**

The Trustees are grateful for the support provided by other members who volunteer in various roles:

- Alan Lee – Beacon Administrator
- Michael Berg – Zoom Administrator
- Neng Chong – IT assistance
- Steven Rowe – Newsletter Editor
- Margaret Harris – delegate to London Region of u3as
- Michelle Royston – Community and Member Support
- Vivienne Collis – Volunteer Co-ordinator

## **Public Benefit**

The public benefit role of HGS u3a is the advancement of education, and in giving effect to that role the Trustees have had regard to the Charity Commission's guidance on public benefit.

## **Objects**

The objects of HGS u3a, in accordance with its Constitution, are: 'The advancement of education and, in particular, the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and development.'

HGS u3a meets these objects and provides public benefit by enabling members to share their knowledge and experience and thereby continue to learn, in particular through establishing special interest groups and convening other meetings of members.

Although there is no geographical restriction on its membership, as its name implies most of the members of HGS u3a live in Hampstead Garden Suburb and the adjoining areas.

The special interest groups form the core of HGS u3a activities, reflecting the knowledge, skills and experience of its members. Some groups are led by experts (for example, languages, yoga) and others are based on equal participation.

Additionally, HGS u3a organises monthly talks at the Free Church, featuring high-profile, unpaid external speakers. We plan to record these talks and create a library, making them accessible to members who are unable to attend in person.

The Trustees comply with the General Data Protection Regulations. HGS u3a has established policies and procedures in line with this regulation and other legal requirements.

## Special Interest Groups

Currently there are over 60 special interest groups. Group leaders and facilitators are key to the success of all the group activities of HGS u3a and our thanks go to them all. Malcolm Brahams and Tina Stanton, our joint Groups Organisers, have provided support to all group leaders, as well as fostering the development of new groups throughout the year.

The groups gather in members' homes, providing a relaxed and friendly atmosphere, in rented facilities, such as the Free Church Hall for table tennis, or outdoors, for example Thames walks. In the main, we offer in-person meetings, but we also offer some Zoom groups or hybrid groups. A number of groups available on Zoom and listed on the website under the heading '*At Home*' cater for those unable to attend in person for reasons such as health issues or caregiving responsibilities.

During the year a number of new groups were formed as follows:

1. Tuesday Morning Art
2. Extra Table Tennis
3. Pickleball
4. Sunday Elevenses
5. Golden Salsa
6. Monday Evening Book Club
7. Wednesday Afternoon Book Club
8. Astronomy – beyond the stars,
9. Pilates,
10. Duplicate Bridge
11. Cinema,
12. Remarkable Women in Their Time.

A list of groups follows at the end of the Trustees' Report.

## Membership

The total membership of HGS u3a at 31 May 2024 was 644, a rise of 81 from 563 the previous 31 May.

## Volunteers

HGS u3a is run entirely by volunteers. This year, a new initiative was created known as the *A-Team*: a dedicated team consistently bringing fresh ideas that are promptly implemented. These in-person meetings, held every six weeks, have significantly enhanced communication throughout HGS u3a.

## Membership Benefits

A number of new initiatives were started during the year.

**Easy Rider:** An Easy Rider service was launched in 2023 whereby Philip Brodie provided transportation for those who find it difficult to attend our Monthly Talks.

**Member support:** Michelle Royston has taken on a new role focusing on member support and community engagement.

**Group Leaders:** We hold regular meetings for Group Leaders and new members, providing an excellent opportunity for networking and communication.

**Open Day / Festive Tea / Xmas day:** Throughout the year we hold a number of special events. We host our annual Open Day, which is warmly received by the entire community and serves as an excellent showcase of our services. In December, we hold our annual Festive Tea, providing an opportunity for all members to share joyous moments together. We hold regular get-togethers for new members. In December 2023 we successfully offered our first Christmas lunch hosted by Philip Brodie for members who would have otherwise been alone on Christmas Day. We are now seeking someone to host this community event this year.

## **PR and Marketing**

Our aim for the year to 31 May 2024 was to enhance our marketing strategy. While we have already established contact with local clergy and rabbis, we made a more concerted effort during the year to strengthen these connections and expand our outreach.

A monthly newsletter, produced by Steven Rowe, highlights forthcoming events and news items.

## **External Relationships**

We are affiliated to the UK u3a umbrella body, the Third Age Trust. This provides general support and helpful direction

## **Financial Report**

Please refer to the Treasurer's Report, below.

### **Subscriptions**

The annual subscription, running from 1 September 2023 to 31 August 2024, was, where members pay online or by bank transfer, £37 for an individual member and £64 for two members living at the same address. A small premium of £2 is charged for payments made by cheque. New members who joined after 1 March 2024 paid £22 each.

The Trustees, having the power to do so, have decided to lower the subscription rates for 2024-25 in order to reduce our reserves in line with best practice for a charity of our nature. We should hold reserves of about half a year's revenue and the aim is to reduce the reserves to that level over a period of two to three years.

The subscription for 2024-25 will be: £30 for a single member and £50 for two members living at the same address paid online or by bank transfer, and £32 and £52 respectively if paid by cheque. New members joining after 1 March 2025 will pay £19

per person if paid online or by bank transfer and £21 for one member and £40 for joint members if paid by cheque.

### **Our Thanks**

HGS u3a is a voluntary organisation run by and for its members. The Trustees extend their gratitude to those in support roles as well as group leaders, facilitators and many other members who have generously contributed their time, energy, and expertise as volunteers to organise, maintain, and develop HGS u3a's activities. Their efforts have fostered an active, vibrant, and successful organisation.

This report was approved for distribution to our members by the Trustees on 24 June 2024



<https://hgsu3a.uk/>

# List of HJGS u3a Groups

Art Improvement Workshop	Mindfulness & Wellbeing
Astronomy	MK – Bookings
Bridge, Improvers Plus	Monday Evening Book Group
Bridge, Intermediate	Musicals
Bridge, Novices	News Group
Cinema	Outdoor Sketching
Classical Music Club	Photography in London
Climate Emergency	Pickleball
Computer Buddy one to one	Pilates
Creative Writing Group 1	Play Reading – Thursday
Cryptic Crossword Beginners	Play Reading on Tuesday
Cryptic Crossword Intermediate	Poetry
Cryptic Crosswords Advanced	Remarkable Women
Current Affairs 1	Science, Tech & Nature
Current Affairs 2	Sewing Circle
Cycling	Shakespeare Study Group 1
Days Out	Shakespeare Study Group 2
Drawing and Watercolour	Share Watch
Drawing for Beginners	Singing for Pleasure
Drawing for Improvers	Spanish Conversation
Duplicate Bridge	Stained Glass & Glass Mosaic
Evening Book Group	Sunday Elevenses
French – Conversation	Table Tennis
French – Improvers	Table Tennis Early Group
Gentle Yoga	Table Tennis Noon Starters
German Conversation	Tai Chi on Thursday
Golden Salsa	Tai Chi on Wednesday
Grow Your Own (for all seasons)	Tai Chi ZOOM
Hebrew (Ivrit) Conversation	Thames Path & Other Walks
History – English Monarchy 1	Theatre
History – English Monarchy 2	Topical Talks
History – English Monarchy 3	Topical Tipples
Introduction to Islam	Tuesday Morning Art Group
Italian Beginners	Walking Wednesdays
Jazz Appreciation	Wednesday afternoon book group
Lawn Bowls	Weird Antiques, Gadgets, etc
Learn Latin	Wine Appreciation
Mdx Uni Psychology Lectures	Yiddish Conversation
Middlesex University Mentors	Yoga

## Treasurer's Report for the Financial Year Ended 31 May 2024

I refer you to the Income and Expenses Account and Balance Sheet of the Financial Accounts for the Year to 31 May 2023 that have been examined by the Independent Examiner, Arjun Matthai. His report is included with the package of financial documents.

Gross Income for the year of £37,937 was up approximately £20,100 from £17,836 in the previous year. £18,500 was due to four main factors, the rest small amounts of additional income.

- Firstly, the increase in subscriptions by £2 per person accounting for approximately £1,100.
- Secondly, an increase in membership from 563 at 31/05/23 to 644 on 31/05/24 accounting for £3,100.
- Thirdly, significantly increased income from groups. During the year a new Cinema Group started which had income of approximately £1,600 and this year we have included income from the Theatre and the Outings groups of approximately £5,400 and £6,300 respectively. Note that the calculation of charges to members for these activities, which is intended just to cover costs, means that this income generates virtually no surplus or deficit. Some of the income received for the Theatre group during the year is due to be expended on an event early in the new financial year.
- Fourthly, an increase in the net subscription income deferred from the previous year amounting to approximately £1,000.

As noted last year, due to a change in the understanding of Gift Aid notified to us by the Third Age Trust, we have not subsequently claimed Gift Aid on subscriptions. We hope that this will be resolved in due course enabling us to do so in the future in respect of subscriptions paid in the year and thereafter. The Third Age Trust has instructed lawyers to assist in negotiations with HMRC to resolve the issue. We may be able to go back up to 4 years when it is resolved.

Although our income was significantly up on last year, we ended the Financial Year with a slightly smaller deficit of £1,799 compared with the deficit of £1,831 last year. We were aiming for an increased deficit this year as part of our policy to reduce reserves.

Detailed analysis and comparison of costs and expenses between 2023 and 2024 is set out in the Costs and Expenses Schedule. Venue costs increased significantly due to increased hourly charges and increased activity. The significant increase in Miscellaneous Group Expenses of £11,731 relates entirely to the expenses arising from the activities of the Theatre and Outings groups comprising predominantly ticket purchases and coach hire

Reserves at 31 May 2024 stood at £ 27,328.88 (£28,214 last year), mainly represented by £20,040 (£21,430 last year) cash in the bank and similar and £7,143 (£6,305 last year) in prepayments. Our overall financial position is sound.

As set out in the Trustees' Report, there will be a decrease in subscription rates for the forthcoming year of £7 per member for the full year, £3 for post 1 March 2025 joiners. Full details of these changes and the reason for the reduction are set out in the Trustees' Report above.

Simon Freeman, Treasurer – 27 June 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees

HGS u3a (a Charitable Incorporated Organisation)

On accounts for the  
year ended

31 May 2024

Charity no (if any)

NO.1182530

Set out on pages

My report, as set out on page 8, forms part of the Report by the Trustees and by the Treasurer to the members of the CIO.

I report to the Board of Trustees on my examination of the accounts of the above charity ("the CIO") for the year ended 31 May 2024.

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

Responsibilities and  
basis of report

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

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the which gives me cause to believe that in, any material respect:

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

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

Signed:

*A. Y. Matthai*

Date:

25 June 2024

Name:

Arjun Y. Matthai

Relevant professional  
qualification):

Fellow of the Institute of Chartered Accountants in England & Wales

Address:

31 Cranbourne Gardens, London NW11 0HS



## Income & Expenditure for year to 31 May 2024

	£ 2023-24	£ 2022-23		£ 2023-24	£ 2022-23
<b>Income</b>			<b>Expenditure</b>		
Subscription received	22,114.50	18,521.68	Venue Hire	17,695.64	11,363.11
Less - Rebates/Refunds	(188.00)	(245.96)	Other Groups Expenses	14,417.60	1,117.68
Net Subscription received	21,926.50	18,275.72	Payments to Third Age	4,141.00	3,538.33
Less - Accrued Subs for rest of Sub Year	(5,481.63)	(4,568.93)	HGS u3a Costs	3,208.71	3,299.22
Plus - Deferred from last year	4,568.93	2,668.00	Depreciation	272.89	524.41
Total Subs y/t 31 May 2024	21,013.81	16,374.79			
Other Income	16,923.27	1,461.18			
Total Income	37,937.08	17,835.97			
Less Total Expenditure	(39,735.84)	(19,667.32)		39,735.84	19,842.75
Cum Deficit for year to 31 May 2024	(1,798.77)	(1,831.35)			

## Balance Sheet at 31 May 2024

	£ 2023-24	£ 2022-23		£ 2023-24	£ 2022-23
<b>Assets</b>			<b>Liabilities</b>		
Fixed Assets	145.33	418.22	Reserves at 31 May 2024	23,646.02	25,477.37
Current Assets			Accrued Subs	5,481.63	4,568.43
- Cash at Bank	18,867.63	21,430.18	Cum Deficit for year to 31 May 2024	(1,798.77)	(1,831.35)
- Cash at PayPal	60.30	-			
- Petty Cash	90.86	61.05	Reserves at 31 May 2024	27,328.88	28,214.45
- Prepayments	7,143.50	6,305.00			
- Theatre Account	1,021.26		Current Liabilities		
			Invoices Payable & Accruals		
Total Assets	27,328.88	28,214.45	Total Liabilities	27,328.88	28,214.45

## Income & Expenditure Details for Year to 31 May 2024

	£ 2023-24	£ 2022-23		£ 2023-24	£ 2022-23
<b>Subs Received</b>			<b>Other Income</b>		
Subscription by Bank Transfers	9,243.50	6,609.00	Bridge Collections	245.80	510.00
Subscription by PayPal	9,339.00	10,851.80	Table Tennis Collections	1,353.00	671.00
Subscription by Zettle Card Reader	1,806.00		Teas & Coffee Collections + Zettle	5.00	
Subscription by Cheques	1,615.00	1,061.00	Teas & Coffee Collections + Cash	246.95	128.39
Subscriptions by Cash	111.00		Film Club from PayPal	1,611.70	
			Miscellaneous	13,460.82	151.79
Total Subs Received	<u>22,114.50</u>	<u>18,521.80</u>	Total	<u>16,923.27</u>	<u>1,461.18</u>
<b>Venue Hire</b>			<b>Payments to Third Age Trust etc</b>		
Alyth	-		Subscription Paid to Third Age Trust	2,250.70	1,879.33
Fellowship House	2,170.00	2,551.00	Magazine Subscription Paid to TATTL*	1,327.80	1,117.50
Free Church	13,085.14	10,717.00	Beacon Fee Paid to TATTL*	562.50	481.50
Free Church Hall	-		CLA Licence Fee	-	60.00
Barnet - GG Library & Youth Theatre	441.00	247.50	<b>Total TATL Payments</b>	<u>4,141.00</u>	<u>3,538.33</u>
NNLS (2023 - Finchley CC)	2,050.00	800.00			
Quakers	198.00				
Total Hall Hire Paid	17,944.14	14,315.50			
Plus prepayments from y/t 31/05/23	2,952.50				
Less Prepayment for 31/05/24	(3,201.00)	(2,952.50)	<b>HGS u3a Costs</b>		
			Bank Charges	74.80	74.00
<b>Total Hall Hire Costs</b>	<u>17,695.64</u>	<u>11,363.00</u>	PayPal Charges	254.09	209.20
			Zettle Charges	27.48	
<b>Other Groups Expenses</b>			Ticket Tailor Charges	210.72	
Catering	5.50	169.17	Registered Address Fee	120.00	120.00
Bridge - supplies	56.40		Software	69.76	
Gifts	264.38	162.92	Website	245.94	298.86
Sundry	89.21		Mailchimp	242.94	102.93
Table Tennis Exp inc. Table Hire	745.99	720.00	Zoom	393.66	375.31
Topical Talks	219.00		Postage	11.70	
Printing Song Sheets (B Mason)	33.98	65.59	Stationery	95.96	240.32
Playbooks & Libray	-		Printing	362.87	179.57
Cinema Group	1,272.00		Event Catering	242.71	118.41
Misc Group Expenses	11,731.14		Misc & Sundry	158.19	16.55
Matching Adjustment			Advertising	-	750.00
<b>Total Other Group Expenses</b>	<u>14,417.60</u>	<u>1,117.68</u>	Open Day & Festive Tea Expenses	697.89	814.07
			<b>Total HGS u3a Costs</b>	<u>3,208.71</u>	<u>3,299.22</u>