



## HGS u3a Trustees Annual Report & Financial Accounts 2025

REPORT OF THE TRUSTEES  
HGS U3A  
REGISTERED CHARITY NO. 1182530  
FOR YEAR ENDED 31 MAY 2025

The Trustees of HGS u3a present their report and the accounts in respect of the financial year ended 31 May 2025.

### 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 13 Holly Park, London N3 3JB, 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 2025 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
- Lorraine Wilder – Membership Secretary.

At the AGM, Mayah Weinberg is stepping down as Secretary and Trustee,

Trustees may serve two three-year terms, after which they must stand down for at least a year. David Powers, having served as Trustee for two three-year terms, is required to stand down as Trustees at the AGM. David may not stand for election until the 2026 AGM.

We are most grateful to Mayah and David for their contribution and commitment to the role

## Supporting Roles

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

- Alan Lee – Beacon Administrator
- Steven Rowe – Newsletter Editor
- Margaret Harris – Delegate to London Region of u3as
- Michelle Royston – Community and Member Support
- Philip Brodie – Easy Rider Service
- Susan Alterman\* – Volunteers Co-ordinator
- Betty Mason\* – Community Services Co-ordinator

\* Started in June 2025.

Michael Berg, formerly our Zoom Administrator, stepped down during the year. We thank Michael for his contribution and wish him well

## 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.

## 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.

## 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. Arts & Crafts
2. Backgammon
3. Bridge Class & Supervised Play
4. Chess
5. Evening Art Class
6. Famous People & their Illnesses
7. French Literature
8. Garden Visits
9. Philosophy
10. Rummikub
11. Seated Exercise

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

## Membership

The total membership of HGS u3a at 31 May 2025 was 758, a rise of 114 from 644 the previous 31 May.

## Volunteers

HGS u3a is run entirely by volunteers, whose dedication is at the heart of everything we do. We have several teams that help keep our community active and connected:

- **The A-Team** meets every six weeks to explore new initiatives and ideas,
- **EasyRider** offers lifts to members who may have difficulty attending our monthly talks,
- **New Members** volunteers reach out to those who have just joined, ensuring they feel welcome and supported, and
- also, a dedicated team of volunteers who help out at our monthly talks and other events, providing a friendly face and practical support.

We are immensely proud of our wonderful team of volunteers who make HGS u3a such a vibrant and caring community.

## Membership Benefits

Several new initiatives were introduced during the year to enhance the member experience and to support our growing community.

- **Easy Rider:** Philip Brodie offered transportation to those unable to attend our Monthly Talks. This initiative helped ensure inclusivity and wider access to our events.
- **Member Support:** Michelle Royston focused on strengthening member support and deepening community engagement, ensuring members felt connected and valued.
- **Group Leaders:** Regular meetings for Group Leaders and new members were held throughout the year. These provided an excellent forum for networking, exchanging ideas, and encouraging communication across the organisation.
- **Special Events:** A number of well-received social events took place during the year:
  - o Our annual **Open Day** remains a popular fixture, offering a showcase of our activities and a warm welcome to prospective members.
  - o The **Festive Tea** in December brought members together in celebration, while our regular get-togethers for new members supported ongoing integration.
  - o For the first time, we hosted a **New Year's Day Brunch**, offering companionship to members who might otherwise have been alone.
  - o The Photography Group held a **Photographic Exhibition**, at Fellowship House in July which showcased the excellent work of the group. It was part funded by a grant from the Third Age Trust.

## PR and Marketing

Our aim for the year to 31 May 2025 was to develop and expand our marketing and outreach efforts.

- We continued to build on our established relationships with local clergy and rabbis, while making a more concerted effort to broaden these connections.
- Our monthly newsletter, produced by Steven Rowe, provided regular updates on upcoming events and news items, helping members stay connected and informed.

## External Relationships

HGS u3a remains affiliated with the **Third Age Trust**, the national umbrella body for U3As across the UK. This affiliation offers valuable guidance, resources, and ongoing support, helping us maintain best practices in governance and programme delivery.

## Financial Report

Please refer to the Treasurer's Report, below.

## **Subscriptions**

The annual subscription, running from 1 September 2024 to 31 August 2025, was, where members paid online or by bank transfer, £30 for an individual member and £50 for two members living at the same address. New members who joined after 1 March 2025 paid £19 each. A small premium of £2 was charged for payments made by cheque. These prices were lower than previous years and were set in order to reduce the Reserves which had built up in recent years due to COVID and growth in membership.

The Trustees have decided to increase the subscription rates for 2025–26 as our Reserves are broadly in line with good practice for a charity of our nature. The subscription for 2025–26 will be: £37 for a single member and £70 for two members living at the same address. New members joining after 1 March 2026 will pay £22 per person. These are the same charges as for the year 2023–24 except the reduction for joint members has been reduced to reflect the actual savings made by the two members being at the same address. A small surcharge of £2 will continue to apply to payments made 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 27 June 2025

# List of HGS u3a Groups

Art Improvement Workshop	Knit
Arts and Crafts	Lawn Bowls
Astronomy	Learn Latin
Backgammon	Mindfulness & Wellbeing
Bead and Jewellery Making	Musicals
Book Groups (three groups)	News Group
Bridge (four groups)	Outdoor Sketching
Budding Writers	Philosophy
Chess	Photography in London
Cinema	Pilates
Classical Music Club	Play Reading (three groups)
Climate Emergency	Poetry
Community Support	Remarkable Women
Creative Writing	Rummikub
Cryptic Crosswords (three groups)	Science, Tech & Nature
Current Affairs (two groups)	Seated Exercise
Cycling	Sewing Circle
Days Out	Shakespeare Study (three groups)
Drawing for Beginners	Share Watch
Drawing for Improvers	Short Story Reading (two groups)
Evening Art Class	Singing for Pleasure
Famous People and their Illnesses	Spanish Conversation
First Aiders	Stained Glass & Glass Mosaic
French (two groups)	Sunday Elevenses
French Literature Group	Table Tennis (three groups)
Garden visits	Tai Chi (two groups)
German Conversation	Thames Path & Other Walks
Grow Your Own (for all seasons)	Theatre
Hebrew (Ivrit) Conversation	Tuesday Morning Art
History of London	Walking Mondays
History Speaking (two groups)	Walking Wednesdays
Introduction to Islam	Wine Appreciation
Italian Beginners	Yiddish Conversation
Jazz Appreciation	Yoga

## Treasurer's Report for the Financial Year Ended 31 May 2025

I refer you to the Income and Expenses Account and Balance Sheet of the Financial Accounts for the Year to 31 May 2025 below together with the Details page that follows it. These have been examined by the Independent Examiner, Arjun Matthai. His report is below at page 10, "2025", "2024" and "2026" refer to the financial year ending on 31 May in that year.

Gross Income for 2025 of £35,742 was down approximately £2,194 from £37,937 in 2024. This was due to two main factors.

- Firstly, the decrease in membership fees received, somewhat ameliorated by the increase in member numbers and the effect of the change of balance between the accrued subs for the balance of the current subscription year carried forward as it were to the next year and the accrued subs deferred from the previous year.
- Secondly, a reduction in income from the Days Out Group and Theatre Group less an increase in income from the Cinema Group; in 2025 £14,363, and in 2024 £12,180.

As noted in the past, 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 accountants 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.

We ended the Financial Year 2025 with a larger deficit of £5,459 compared with the deficit of £1,799 for 2024. We were, indeed, aiming for an increased deficit in 2025 due to the policy to reduce reserves.

Detailed analysis and comparison of costs and expenses between 2025 and 2024 is set out in the second page of the accounts, below. Venue costs increased significantly due to increased hourly charges and increased activity.

Reserves at 31 May 2025 stood at £ 20,730 (£26,477 last year), mainly represented by £11,417 (£ 19,188) cash in the bank and similar and £9,035 (£7,143 last year) in prepayments. Our overall financial position is sound.

As set out in the Trustees' Report, there will be an increase in subscription rates for the forthcoming year of £7 per single members for the full year and £10 for joint members and £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 2025

## Income & Expenditure for year to 31 May 2025

	£ 2024-25	£ 2023-24		£ 2024-25	£ 2023-24
<b>Income</b>			<b>Expenditure</b>		
Subscription received	20,775.00	22,114.50	Venue Hire	19,671.18	17,695.64
Less - Rebates/Refunds	-	(188.00)	Other Groups Expenses	12,180.35	14,417.60
Net Subscription received	20,775.00	21,926.50	Payments to Third Age	5,099.30	4,141.00
Less - Accrued Subs for rest of Sub Year	(5,193.75)	(5,481.63)	HGS u3a Costs	3,915.24	3,208.71
Plus - Deferred from last year	5,481.63	4,568.93	Depreciation	335.52	272.89
Total Subs y/t 31 May 2025	21,062.88	21,013.81			
Other Income	14,679.86	16,923.27			
Total Income	35,742.74	37,937.08			
Less Total Expenditure	(41,201.59)	(39,735.84)		41,201.59	39,735.84
Cum Deficit for year to 31 May 2025	(5,458.85)	(1,798.77)			

## Balance Sheet at 31 May 2025

	£ 2024-05	£ 2023-24		£ 2024-05	£ 2023-24
<b>Assets</b>			<b>Liabilities</b>		
Fixed Assets	277.70	145.33	Reserves at 31 May 2024	26,476.77	22,793.91
Current Assets			Less Subs Deferred from Last year	(5,481.63)	
- Lloyds balance	9,402.91		Accrued Subs	5,193.75	5,481.63
- HSBC balance		18,867.63	Cum Deficit for year to 31 May 2025	(5,458.85)	(1,798.77)
- Cash at PayPal	1,756.43	60.30			
- Petty Cash	197.56	90.86	Reserves at 31 May 2025	20,730.04	26,476.77
- Prepayments	9,035.28	7,143.50			
- Theatre Account	60.16	169.15	Current Liabilities		
			Invoices Payable & Accruals		
Total Assets	20,730.04	26,476.77	Total Liabilities	20,730.04	26,476.77



## Income & Expenditure Details for Year to 31 May 2025

	£ 2024-25	£ 2023-24		£ 2024-25	£ 2023-24
<b>Subs Received</b>			<b>Other Income</b>		
Subscription by Bank Transfers	4,401.00	9,243.50	Bridge Collections	-	245.80
Subscription by PayPal	11,743.00	9,339.00	Table Tennis Collections	1,100.00	1,353.00
Subscription by Zettle Card Reader	3,590.00	1,806.00	Teas & Coffee Collections + Zettle	-	5.00
Subscription by Cheques	761.00	1,615.00	Teas & Coffee Collections + Cash	184.68	246.95
Subscriptions by Cash	280.00	111.00	Cinema Group (PayPal & Other Income)	2,905.76	1,611.70
			Days Out (Paypal & Other Income)	4,105.91	
Total Subs Received	<u>20,775.00</u>	<u>22,114.50</u>	Other Income from PayPal	64.00	
			Theatre Group	5,163.00	
<b>Venue Hire</b>			Miscellaneous	<u>1,156.51</u>	<u>13,460.82</u>
Alyth	262.50		Total	<u>14,679.86</u>	<u>16,923.27</u>
Fellowship House	2,050.00	2,170.00			
Free Church	16,423.01	13,085.14	<b>Payments to Third Age Trust etc</b>		
Barnet - GG Library & Youth Theatre	681.75	441.00	Subscription Paid to Third Age Trust	2,589.30	2,250.70
NNLS (2023 - Finchley CC)	1,350.00	2,050.00	Magazine Subscription Paid to TATTL	1,651.60	1,327.80
Quakers	-	198.00	Beacon Fee Paid to TATTL	649.40	562.50
Total Hall Hire Paid	<u>20,767.26</u>	<u>17,944.14</u>	Magazine Prior Year top up	<u>209.00</u>	-
Plus prepayments from y/t 31/05/24	3,201.00	2,952.50	<b>Total TATL Payments</b>	<u>5,099.30</u>	<u>4,141.00</u>
Less Prepayment for 2025-26	(4,297.08)	(3,201.00)			
<b>Total Hall Hire Costs</b>	<u>19,671.18</u>	<u>17,695.64</u>	<b>HGS u3a Costs</b>		
			Bank Charges	30.00	74.80
<b>Other Groups Expenses</b>			PayPal Charges	443.88	254.09
Catering	29.58	5.50	Zettle Charges	54.79	27.48
Bridge - supplies	2.99	56.40	Ticket Tailor Charges	399.84	210.72
Gifts	204.94	264.38	Registered Address Fee	-	120.00
Sundry	-	89.21	Software	382.86	69.76
Table Tennis Exp inc. Table Hire	1,779.65	745.99	Website	496.06	245.94
Topical Talks	85.09	219.00	Mailchimp	-	242.94
Printing Song Sheets (B Mason)	-	33.98	Zoom	-	393.66
Playbooks & Libray	-	-	Postage	32.25	11.70
Cinema Group	1,920.00	1,272.00	Stationery	49.48	95.96
Days Out Group	2,544.14	-	Printing	188.25	362.87
Theatre Group	5,271.99		Event Catering	1.55	242.71
Misc Group Expenses	<u>341.97</u>	<u>11,731.14</u>	Misc & Sundry	571.63	158.19
<b>Total Other Group Expenses</b>	<u>12,180.35</u>	<u>14,417.60</u>	Advertising	-	-



Section A

Independent Examiner's Report

Report to the trustees

HGS u3a Charitable Incorporated Organisation

On accounts for the year ended

31 May 2025

Charity no  
(if any)

NO.1182530

Set out on pages

My report, as set out on page 10, forms part of the Report by the Trustees and by the Treasurer to the members of the CIO.

I report to the Trustees on my examination of the accounts of the above charity ("the CIO") for the year ended 31 May 2025.

Responsibilities and basis of report

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").

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:

23 June 2025

Name:

Arjun Y. Matthai

Relevant professional qualification):

Fellow of the Institute of Chartered Accountants in England & Wales

Address:

31 Cranbourne Gardens, London NW11 0HS