

HARLOW U3A

England & Wales · Charity number 1197680

Details

Status Registered

Legal form CIO

Registered 2022-01-27

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

Contact

Address 2 Wych Elm
Harlow
Essex
CM20 1QP

Phone +447948397285

Email harlowu3a@outlook.com

Website <https://harlow.u3asite.uk/welcome/>

Activities

Objects: 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 PERSONAL DEVELOPMENT.

Activities: Harlow U3A is an affiliate of The Third Age Trust ("TAT"), operating in Harlow, Essex. We subscribe to the ethos and goals of TAT. Our membership is inclusive and diverse, providing opportunities for education, self-improvement, physical recreation and social interaction for "Third Agers" - those in or approaching retirement from full-time work, by working and sharing in "Interest Groups".

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Elderly/old People, The General Public/mankind

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£47,540	£43,677	-	-
2024-03-31	£45,978	£44,239	-	-
2023-03-31	£36,325	£38,228	-	-

Trustees

Name	Role	Appointed
ISOBEL JANE WINTERBOTHAM	Chair	2021-09-27
Christine Chesham		2020-09-01
Christine Williams		2025-02-10
Hazel Sugarman		2021-09-27
Helen Margaret Simpson		2020-09-01
Imelda Gunn		2025-01-27
Joan Carol Jones		2024-01-22
Marion Newell		2025-01-27
Nusrat Shah		2025-01-27
Peter Raymond Houghton		2026-01-26
Sister Lorna Walsh		2025-04-14
Vipinkumar Patel		2021-09-27

HARLOW U3A

England & Wales - Charity number 1197680

Accounts

Harlow U3A: Trustees' Annual Report 1 April 2024 – 31 March 2025

Charity contact information

Charity Number: **1197680**

Registered Address: 2 Wych Elm, Harlow, Essex

Postcode: CM20 1QP

Telephone number: 01992 576170

Email address: harlowu3a.groupstreas@gmail.com

Website: [Harlow U3A website](https://harlow.u3asite.uk): <https://harlow.u3asite.uk>

Charity Trustees

The following named Trustees were in post for the whole or part of reporting period.

Christine Chesham

Imelda Gunn (appointed January 2025)

Joan Jones

Geoffrey Longster (retired January 2025)

Marion Newell (appointed January 2025)

Vipin Patel

Anne Richards (retired January 2025)

Nusrat Shah (appointed January 2025)

Helen Simpson

Theresa Sothcott (retired January 2025)

Hazel Sugarman

Christine Williams (appointed February 2025)

Jane Winterbotham

Objectives and activities

Harlow U3A is a Charitable Incorporated Organisation (CIO) which was created on 1 April 2022. It is the successor to the dissolved charity, Harlow and Surrounding Areas U3A, and received the assets of that charity. This is the third Annual Report of the CIO.

Harlow U3A is affiliated to the Third Age Trust (TAT), subscribes to its objectives and uses its services and support. Its object is to provide activities conducive to learning, personal development and well-being for older people and those who are retired from full time work.

It is a membership organisation with 656 members at the beginning of April 2024 and 664 at 31 March 2025. Its members chiefly live in Harlow and its nearby towns and villages. Of the total membership, approximately 12% are associate members who are also members of other U3As.

Most of the activities of Harlow U3A are operated through our "interest groups", each of which is self-funded by the members attending. We had approximately 60 interest groups during the period; some had weekly or monthly sessions, others operated on irregular schedules. The groups provide opportunities for members to participate in -

- physical exercise, through keep fit classes; walks for different abilities; and indoor sports such as short tennis, badminton and pickleball;
- intellectual discussion in a history group, a philosophy group and a current affairs group;
- arts and music: we have a well supported choir, a group for listening to music, a play reading group, a creative writing group, two ukelele groups and an art and design appreciation group;
- crafts – our six handicraft groups meet regularly and also organize well attended craft days from time to time;
- languages, in French and Spanish conversation groups;
- games – bridge and mahjong;
- gardening, with groups involved in both practical aspects and in visiting gardens;
- social groups, who meet for social meals, discussion and travel; and
- other varied activities like bird watching and family history.

Our Visits & Outings Team organizes very popular day trips to a wide range of places, including buildings of historic or architectural interest and coastal resorts, and theatre outings. It also arranges an annual holiday, usually at a place within the UK.

We also have a monthly General Meeting open to all members to allow them to socialize and to interact with Group Facilitators, the members who organize and run the interest groups. These meetings are included in the annual fee and have visiting speakers who cover a wide variety of topics. There are also social events and quiz days.

Governance and management

Harlow U3A's governing document is a constitution, based on a model provided by TAT and approved by the Charity Commission.

The constitution provides for a Management Committee made up of Trustees, who are either elected at an AGM or co-opted between AGMs. Only members of Harlow U3A are eligible to vote AGMs and to serve as Trustees. Trustees are elected for three-year terms and individuals are limited to two terms.

Four Trustees were appointed for a first term during the year. Three Trustees reached their two-term limit and retired in January 2025.

Harlow U3A operates on a voluntary basis, with Trustees and Group Facilitators performing the planning and operation roles. There are no remunerated roles or employees, though a few groups use professional instructors on a fee paying basis.

Achievements and performance

Our membership remained stable throughout the reporting period and our activity groups operated a full schedule. Several new group activities were introduced. Two New Members' Meetings took place, the purpose of which was to welcome them to Harlow u3a and enable them to meet the Committee and group facilitators.

Monthly General Meetings, offering a wide variety of guest speakers and social events, have been well attended. We provided visits to a wide range of places of interest and to theatre performances; we also arranged a holiday for members to the Isle of Wight.

We have reviewed and updated policies and have developed our Safeguarding Policy and Procedures. Our policies have been shared via the website and members have been kept informed of changes and additions. For clarity, role descriptions of individual committee responsibilities have been developed and, again, shared via the website.

During the reporting period, we have promoted Harlow u3a in the local and wider community with success. It regularly features in Your Harlow online newspaper and a local magazine, CM17. Information about our groups/events/members have been published in the Eastern Region Bulletin and TAT magazine.

We have involved ourselves in the local community with representatives from the Committee attending events at our local Hindu Society and a Community Fête at Harlow Museum; we had a display stand, promoting Harlow u3a, at the central library in Harlow with Committee members present to talk to the general public about the organization. We participated successfully in National u3a Week in September supporting the theme of Positive Ageing, encouraging members to “try something new”. This resulted in many trying new activities, eg canoeing and learning new skills.

Our website has moved across to sites.uk successfully, in line with other u3as, and our site has been refreshed, offering a vibrant overview of our organisation. It is an ongoing task, which ensures information is up to date and accessible. We are working on establishing a presence on social media to ensure Harlow u3a is reaching a wider audience. In the spirit of openness, a wide range of documents have been shared with members via the website, including the Minutes of monthly Committee meetings. Our monthly newsletter continues to promote the achievements of Harlow u3a; group activities are regularly represented and members have been kept well informed of local and national u3a initiatives through the newsletter.

Financial Review

Annual operating income to fund general members' activities and central costs comes mainly from members' fees and from Gift Aid; a small element comes from sales and raffle proceeds. The corresponding expenditure is on TAT subscription and services, meetings and administrative costs.

Groups are self-funding and required to hold any cash over a £60 limit in a Harlow U3A Groups account; each group is accounted for separately within this account.

Visits & Outings (V&O) are budgeted on a per trip basis to generate a small surplus to cover administrative costs and to maintain a reserve for contingencies such as cancellation fees.

During the year, our income from membership fees, gift aid and fundraising and miscellaneous income was £11,255 and our expenditure on general activities (Third Age Trust subscriptions, general member meetings and administration costs) was £7,954. Our total income including fees for specific groups and for trips was £47,540 and our total expenditure £43,677, giving a net movement of funds of £3,863. Our bank balances at the year end were £19,942.

Statement of Harlow U3A's policy on reserves

We have no fixed assets and our total assets are held in cash, with balances as stated above. Our policy on reserves is –

1. to operate within an annual budget so that our cash balance at any point in time is no less than 30% of annual income. Income from membership subscriptions is virtually all in the first quarter of the financial year but income from groups and trips is spread throughout the year, as is expenditure, and this ratio was well above the minimum throughout 2024-25: at the year end it was 42%.
2. To manage our commitments and reserves so that we are able to wind up Harlow U3A should this become necessary. On most of Harlow U3A's activities there is no fixed commitment and we should be able to cease activities without significant cost; on our Visits & Outings programme there are some uninsured forward booking costs and we maintain a specific reserve to cover the possibility that we might be unable to complete the programme.

Plans

Harlow U3A will continue to provide stimulating activities for our members through our groups, meetings and visits, and to encourage new activities. We will take available opportunities in the coming year, and shall continue to recruit new members, ensuring that our membership fully reflects the local diversity. We shall concentrate on recruiting additional volunteers and Trustees to manage internal and external planned events.

Declaration

Signed on behalf of Harlow U3A Trustees:

A handwritten signature in blue ink, appearing to read 'Helen Simpson', written in a cursive style.

Name: Helen Simpson

Designation: Trustee, Treasurer

Date: 1 December 2025



Harlow u3a

Annual Accounts April 2024-March 2025

Certificate

I have examined the records of Harlow U3A for the year to March 2025. I confirm that proper accounting records were kept and I certify that the final accounts at 31 March 2025 are a true and fair view of the position at that date.

Signed: *P. R. Houghton*

Name: P. R. HOUGHTON

Date: 27/10/2025

Harlow U3A: Annual Accounts Summary for the year ending 31 March 2025

	2023 - 24	2024 - 25			
	TOTAL £	TOTAL £	GENERAL £	GROUPS £	TRIPS £
RECEIPTS & EXPENSES					
<u>RECEIPTS</u>					
Membership subscriptions	9,906.00	9,566.00	9,566.00		
Gift aid	946.93	1,126.09	1,126.09		
Events	0.00	0.00	0.00		
Fundraising, Sales and Other	321.70	423.87	423.87		
Interest		269.38	138.56	130.82	
Group fees		18,091.90		18,091.90	
Trips receipts		18,062.79			18,062.79
Total receipts	45,977.30	47,540.03	11,254.52	18,222.72	18,062.79
<u>EXPENSES</u>					
Third Age Trust					
Capitation	(2,308.00)	(2,100.00)	(2,100.00)		
Third Age Matters	(1,777.20)	(668.21)	(668.21)		
Beacon	(656.00)	(640.00)	(640.00)		
Meetings					
Venue hire and refreshments*	(11,281.10)	(11,132.47)	(2,771.47)	(8,361.00)	
Speakers and Entertainers	(942.00)	(960.60)	(960.60)		
Events	0.00	(60.00)	(60.00)		
Equipment	(684.00)	(103.59)	(103.59)		
Fees		(132.21)	(132.21)		
Paid instructors	(7,642.00)	(10,038.00)		(10,038.00)	
Entrance fees	(11,346.20)	(8,634.25)			(8,634.25)
Coach hire	(5,220.00)	(7,315.00)			(7,315.00)
Other expenses	(2,382.09)	(1,892.47)	(517.81)	(143.35)	(1,231.31)
Total expenditure	(44,238.59)	(43,676.80)	(7,953.89)	(18,542.35)	(17,180.56)
Net movement of funds	1,738.71	3,863.23	3,300.63	(319.63)	882.23

*Note Expenditure for hall hire and refreshments is shown net of refreshments income received.

BALANCE SHEET	31-Mar-24	31-Mar-25		
	TOTAL	TOTAL	GENERAL ACCOUNT	GROUPS ACCOUNT (including Trips)
	£	£	£	£
Cash book balance brought forward	14,340.03	16,078.74	6,004.18	10,074.56
Net movement of funds	1,738.71	3,863.23	3,300.63	562.60
Cash book balance at year end	16,078.74	19,941.97	9,304.81	10,637.16
Bank balances at year end				
Current	2,065.55	921.21	294.43	626.78
Reserve	14,013.19	19,020.76	9,010.38	10,010.38
Total	16,078.74	19,941.97	9,304.81	10,637.16
Unpresented cheques	0.00	0.00		
Net assets excluding petty cash	16,078.74	19,941.97	9,304.81	10,637.16
Asset : turnover ratio	35%	42%		
Petty cash	200.03	185.01		185.01

HARLOW U3A

England & Wales - Charity number 1197680

Accounts

Harlow U3A

Trustees' Annual Report

April 1st, 2023 – March 31st, 2024

Charity contact information

Harlow U3A - Charity Number: **1197680**

Registered Address: 2 Wych Elm, Harlow, Essex

Postcode: CM20 1QP

Telephone number: +44 7948 397285

Email address: HarlowU3A@outlook.com

Website: [Harlow U3A](https://u3asites.org.uk/harlow/welcome): <https://u3asites.org.uk/harlow/welcome>

Charity Trustees

The following named Trustees were in post for the whole reporting period.

- | | |
|----------------------|----------------------|
| 1. Jane Winterbotham | 2. Hazel Sugarman |
| 3. Geoffrey Longster | 4. Anne Richards |
| 5. Helen Simpson | 6. Christine Chesham |
| 7. Vipin Patel | 8. Theresa Sothcott |

Geoffrey Kay resigned in December 2023 and Joan Jones was elected to a first 3-year term in January 2024

Objectives and activities

Harlow U3A, a Charitable Incorporated Organisation (CIO), was created on April 1st, 2022. It is the successor to the dissolved charity, Harlow and Surrounding Areas U3A and received the assets of the dissolved charity. This is the second Annual Report of the CIO

Harlow U3A is affiliated with the Third Age Trust (TAT), uses its services and guidance, and subscribes to its objectives.

- The object of the Harlow U3A (CIO) is the advancement of education for older people and those who are retired from full time work through activities conducive to learning, personal development and well-being.
- We are a membership organisation primarily serving local Harlow residents who are nearing or in retirement from full-time, paid work. We had 670 members at the beginning of April 2023, 658 at the end of the fiscal year, March 2024.
- Our Activities are focused on the immediate Harlow area. We have some have members from surrounding areas, who are also members of other U3As formed in nearby towns and villages.

The main activities of Harlow U3A are operated through our “Interest Groups”.

We had approximately 60 interest groups running in the period; some have weekly sessions, others monthly and a few operating on irregular schedules. The groups provide opportunities for physical (e.g. walking, racket games, fitness classes), intellectual (philosophy, play reading, book reviews), crafts (knitting, sewing), social (pub lunches, local bus trips) and various travel opportunities to places and events of interest.

There is also a monthly General Meeting that all members can attend to socialize, interact with Group Facilitators (the members who organise and run the Interest Groups) and enjoy a presentation by a speaker on a variety of topics.

Our groups are self-funded by the members attending.

Governance and management

Harlow U3A's governing document is a constitution, based on a model provided by TAT and approved by the Charity Commission.

The constitution provides for a Management Committee made up of the elected Trustees. Trustees are elected to three-year terms and individuals are limited to two terms. Initial terms took service in the prior charity into account so that retirements are staggered. One Trustee resigned in December 2023. Two Trustees were re-elected to second terms and one new Trustee was elected to a first term in January 2024. Two Trustees reach their two-term limit in January 2025, and one is retiring a year early.

Trustee recruitment and appointment

Trustee recruitment was active in the reporting period, resulting in the election of one new Trustee. Efforts to recruit more Trustees with on-line technical experience were unsuccessful and continue. The constitution does not require election to specific offices. The Committee elects officers and appoints roles from the Trustees elected at a general members meeting. Only members of Harlow U3A are eligible to vote at general meetings and to serve as Trustees.

Achievements and performance

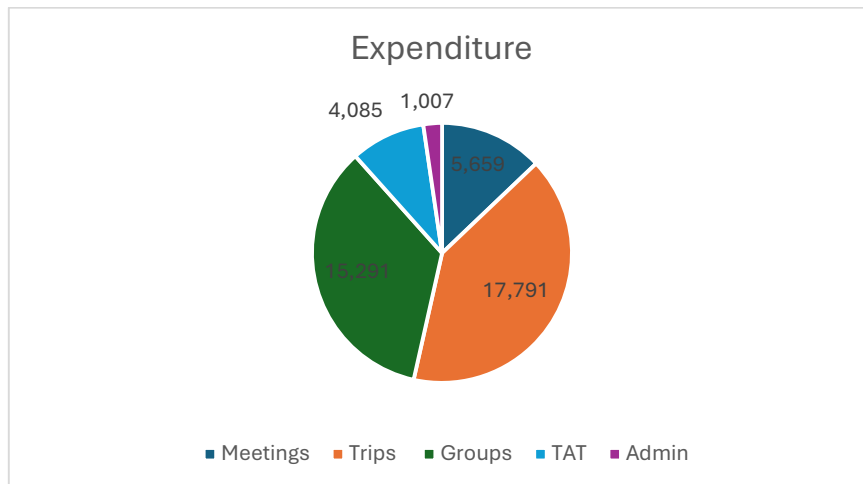
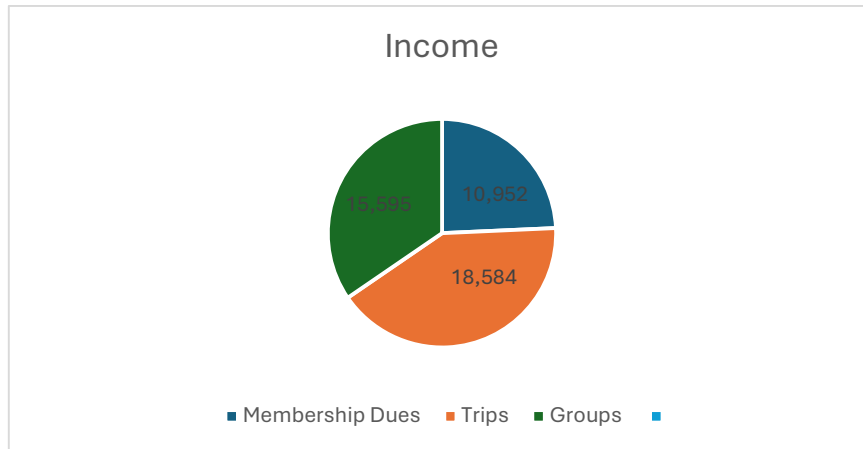
As mentioned above, our membership remained stable through the reporting period and our activity groups operated a full schedule. Several new activities were introduced. "Visits and Outings" are organised as a sub-committee with a Trustee as chair due to the significant revenue stream and obligations incurred by the activity.

Harlow U3A operates on a voluntary basis, with Trustees and Group Facilitators performing the planning and operation roles. There are no remunerated roles or employees.

However, the Choir uses a professional musical director and fitness groups have instructors, on a contracted, fee paying basis, who are trained, licensed and insured for reasons of health, safety and liability.

We attended local events in the year as part of our recruitment efforts to attract local “Third Agers” and provide the opportunities to engage in the variety of activities we offer that contribute to physical, mental and social well-being.

Financial Review



Annual operating income to fund general members’ activities is almost entirely generated through members’ dues, including Gift Aid. The corresponding expenditure is on TAT subscription and services, Meetings and Admin.

Groups are self-funding and required to hold cash above a £60 limit in the Groups account. Each group budgets individually, but this is not consolidated. Annual Income and expenditure are about equal.

Visits & Outings (V&O) are budgeted on a per trip basis to generate a small surplus that is held for contingencies such as cancellation fees. Income and expenditures for V&O tend to be concurrent.

Statement of the charity's policy on reserves

Our policy on reserves is to operate within an annual budget so that our cash balance at any point in time is no less than 50% of annual income and in this range at year end. (Income from subscriptions is virtually all in the first quarter of the FY, as well as the main expenditures.) The value was approximately 48% at the low balance point. We consider this the satisfactory result of a conservative budgeting approach. The purpose of managing reserves in this way is to ensure sufficient funds are available to wind-up the CIO should this become necessary.

This reverses a previous policy of the dissolved charity to accumulate funds in a separate reserve account that did not have a specified purpose. This reserve was spent down in the last two years of the former charity, including no dues collection in 2021-22. Dues have not been increased since the inception of the CIO and are not budgeted for a change for 2025-26.

Details of any deficit

No material unbudgeted deficits were incurred in any of the accounts.

Plans

Harlow U3A will continue to support our groups, develop and encourage new activities and recruit new members. We have increased our participation at local community events, and will take available opportunities in the coming year, with a focus on achieving a membership that fully reflects the local diversity. We must recruit additional volunteers and Trustees to manage internal and external planned events.

Declaration

Signed on behalf of the charity trustees:

S/S

Name: Geoffrey E. Longster

Designation: Trustee, Secretary

Date: November 17, 2024



FINAL ACCOUNTS FOR THE YEAR TO 31 MARCH 2024

**Certificate provided after independent assessment by P A Ruder,
MAAT**

I hereby certify that the
final accounts of Harlow USA
31st March 2024,
are a true and fair view
of the accounts, balances and
reconciliations.

P A Russell MAAT

20/8/2024

Harlow U3A: Annual Accounts Summary for the year ending 31 March 2024

	2022 - 23	2023 - 24			
	TOTAL	TOTAL	GENERAL	GROUPS	TRIPS
	£	£	£	£	£
RECEIPTS & EXPENSES					
<u>RECEIPTS</u>					
Membership subscriptions	8,994.00	9,906.00	9,906.00		
Gift aid	0.00	946.93	946.93		
Events	550.15	0.00	0.00		
Fundraising, Sales and Other	389.50	321.70	321.70		
General account receipts	9,933.65	11,174.63	11,174.63		
Groups receipts	28,022.40	16,284.08		16,284.08	
Trips receipts		18,518.59			18,518.59
Total receipts	37,956.05	45,977.30	11,174.63	16,284.08	18,518.59
<u>EXPENSES</u>					
Third Age Trust					
Capitation	(2,276.00)	(2,308.00)	(2,308.00)		
Third Age Matters	(1,419.30)	(1,777.20)	(1,777.20)		
Beacon	(618.00)	(656.00)	(656.00)		
Meetings					
Hall and room hire	(3,410.00)	(11,281.10)	(4,125.00)	(7,156.10)	
Speakers and Entertainers	(915.53)	(942.00)	(942.00)		
Refreshments	(1,130.00)	0.00			
Events	(132.00)	0.00			
Equipment	0.00	(684.00)	(684.00)		
Newsletter		(144.44)	(144.44)		
Paid instructors		(7,642.00)		(7,642.00)	
Entrance fees		(11,346.20)			(11,346.20)
Coach hire		(5,220.00)			(5,220.00)
Other expenses	(1,005.73)	(2,237.65)	(330.53)	(904.99)	(1,002.13)
Total expenditure General account	(10,906.56)	(10,967.17)	(10,967.17)		
Total expenditure Groups	(28,872.91)	(15,703.09)		(15,703.09)	
Total expenditure Trips		(17,568.33)			(17,568.33)
Total expenditure	(39,779.47)	(44,238.59)	(10,967.17)	(15,703.09)	(17,568.33)
Net movement of funds	(1,823.42)	1,738.71	207.46	580.99	950.26

BALANCE SHEET	31-Mar-23	31-Mar-24			
	TOTAL	TOTAL	GENERAL	GROUPS	TRIPS
	£	£	£	£	
Bank balances brought forward	16,163.45	14,340.03	5,796.72	8,543.31	
Net movement of funds	(1,823.42)	1,738.71	207.46	580.99	950.26
Bank balances at year end					
Current	14,340.03	2,065.55	999.48	1,066.07	
Reserve	0.00	14,013.19	5,004.70	9,008.49	
Total	14,340.03	16,078.74	6,004.18	10,074.56	
Unpresented cheques	0.00	0.00	0.00	0.00	
Petty cash	313.96	200.03	0.00	200.03	
Net assets excluding petty cash	14,653.99	16,078.74	6,004.18	10,074.56	
Asset : turnover ratio	39%	35%			

I hereby certify that the
final accounts of Marlow USA
31st March 2024,
are a true and fair view
of the accounts, balances and
reconciliations.

P A Russell MAAT

20/8/2024

HARLOW U3A

England & Wales - Charity number 1197680

Accounts

Harlow U3A

Trustees' Annual Report

April 1st 2022 – March 31st 2023

Charity contact information

Harlow U3A - Charity Number: **1197680**

Registered Address: 2 Wych Elm, Harlow, Essex

Postcode: CM20 1QP

Telephone number: +44 7948 397285

Email address: HarlowU3A@outlook.com

Website: [Harlow U3A](https://u3asites.org.uk/harlow/welcome): <https://u3asites.org.uk/harlow/welcome>

Charity Trustees

The following named Trustees are the initial trustees and were in post for the whole reporting period.

- | | |
|----------------------|----------------------|
| 1. Jane Winterbotham | 2. Hazel Sugarman |
| 3. Geoffrey Kay | 4. Geoffrey Longster |
| 5. Anne Richards | 6. Helen Simpson |
| 7. Christine Chesham | 8. Vipin Patel |
| 9. Theresa Sothcott | |

Objectives and activities

Harlow U3A, a Charitable Incorporated Organisation (CIO), was created on April 1st 2022. It is a successor to the dissolved charity, Harlow and Surrounding Areas U3A and received the assets of the dissolved charity. This is the first Annual Report of the CIO

Harlow U3A is affiliated with the Third Age Trust (TAT), uses its services and guidance, and subscribes to its objectives.

- The object of the Harlow U3A (CIO) is 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 personal development.
- Our Activities are focused specifically on the immediate Harlow area. The name of the dissolved charity was “Harlow and Surrounding Areas U3A” and this charity did have members from “surrounding areas”. As the numbers grew it became practical for new U3As to form, focused on nearby towns and villages, so the CIO adopted the more specific location and focused its activities to the local area.
- We are a membership organisation primarily serving local Harlow residents who are nearing or in retirement from full-time paid work. We had 790 members in April 2022, though this is not a true reflection as we suspended membership dues in 2021 during the pandemic. There were 562 paid members in June 2022 and 658 at the end of the fiscal year, March 2023.

The main activities of Harlow U3A are operated through our “Interest Groups”. There is also a monthly General Meeting where all members can attend to socialize, interact with Group Facilitators (the members who organise and run the Interest Groups) and enjoy a presentation by a speaker on a variety of topics.

We had approximately 60 interest groups running in the period; some have weekly sessions, others monthly and a few operating on irregular schedules. The groups provide opportunities for physical (e.g. walking, racket games, fitness classes), intellectual (philosophy, play reading, book reviews), crafts (knitting, sewing), social (pub lunches, local bus trips) and various travel opportunities to places and events of interest.

Governance and management

Harlow U3A's governing document is a constitution, based on a model provided by TAT and approved by the Charity Commission.

The constitution provides for a Management Committee made up of the elected Trustees. Trustees are elected to three year terms and individuals are limited to two terms. Initial terms took service in the prior charity into account so that retirements are staggered. No retirements were required until January 2024.

Trustee recruitment and appointment

No Trustee recruitment was needed in the current reporting period. The constitution does not require election to specific offices. The Committee elects officers and appoints roles from the Trustees elected at a general members meeting. Only members of Harlow U3A are eligible to vote at general meetings and to serve as Trustees.

Achievements and performance

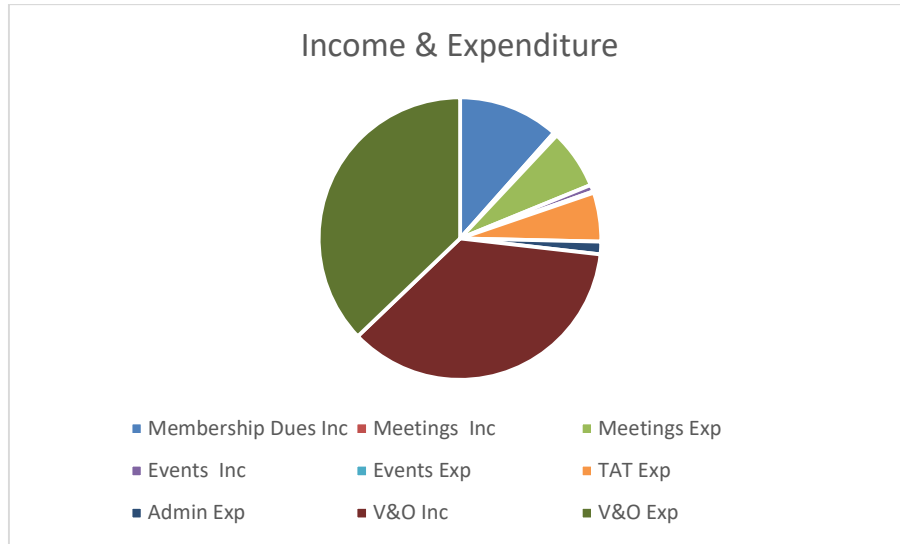
As mentioned above, our membership increased through the reporting period and our activity groups resumed a full schedule as the pandemic subsided. Several new activities were introduced and our "Visits and Outings" were reorganised as a sub-committee with a Trustee as chair.

Our objective is to operate on a voluntary basis, with Trustees and Group Facilitators performing the planning and operation roles.

We have made exceptions for the Choir, which has a professional musical director and Fitness Instructors who are trained, licensed and insured for reasons of health, safety and liability.

We attended local events in the year as part of our recruitment efforts to attract local “Third Agers” and provide the opportunities to engage in the variety of activities we offer that contribute to physical, mental and social well-being.

Financial Review



Statement of the charity's policy on reserves

Our policy on reserves is to operate within an annual budget so that our cash balance at any point in time is in the range of and no less than 50% of annual income. The value was approximately 54% at year end – the low balance point, which is satisfactory. The purpose is to ensure sufficient funds are available to wind-up the CIO should this become necessary.

This reverses a previous policy of the dissolved charity to accumulate funds in a separate reserve account that did not have a specified purpose. This reserve was spent down in the last two years of the former charity, including no dues collection in 2021-22.

Annual operating income is almost entirely generated through membership dues. Budgets for Visits & Outings (V&O) are approximately two thirds of total cash movements and are calculated to generate a small surplus that is held for contingencies such as cancellation fees. Income and expenditures for V&O tend to be concurrent, unlike general account where all income is received at the beginning of the period.

Details of any deficit

Small deficits were incurred on both the general and Groups accounts. In the general account this was due to an unexpected increase in the capitation fee paid annually to TAT. Our budget, including membership dues, was set at the AGM in September 2021. The capitation fee increase was set at the TAT AGM in October 2021. We have since set our AGM date to January of each year to avoid a similar occurrence. The Groups account contains money collected by groups and held on their behalf to cover their on-going expenses. The largest expense category is Visits & Outings, covering travel and admission charges to locations and events, accounted for on a trip basis.

Future plans

Harlow U3A will continue to support our groups, develop and encourage new activities and recruit new members. We are also planning to attend more local community events in the coming year, with a focus on achieving a membership that fully reflects the local diversity. We will also be recruiting additional volunteers and Trustees to manage the additional internal and external planned events.

Declaration

Signed on behalf of the charity trustees:

Name: Geoffrey E. Longster

Designation: Trustee, Secretary

Date: January 17, 2024

Harlow U3A

Annual Accounts Summary 2022-23

	2021-2022	2022 - 2023			Charity Commission Annual Return
	TOTAL	TOTAL	MAIN A/C	GROUPS A/C	
	£	£	£	£	
SOURCE AND APPLICATION OF FUNDS					
MAIN ACCOUNT					
Income					
This year's subs	504.50	8,630.00	8,630.00		
Next year's subs		364.00	364.00		
Gift Aid	175.56	0.00	0.00		
Monthly Meetings/Visitors	0.00	14.00	14.00		
Fund-raising/Sales					
Raffles	132.00	321.50	321.50		
Books	0.00	0.00	0.00		
Cards & Diaries	0.00	0.00	0.00		
Badge holders	0.00	0.00	0.00		
Newsletter/Adverts	0.00	0.00	0.00		
Events	0.00	550.15	550.15		
Groups	0.00	0.00	0.00		
Other	47.71	54.00	54.00		
Total Income	859.77	37,956.05	9,933.65	28,022.40	37,956.05
Expenditure					
Post & Stationery	-340.01	-751.34	-751.34		
Travel Costs	0.00	0.00	0.00		
Committee Meetings	-246.34	-160.00	-160.00		
Printing	-427.17	-157.65	-157.65		
Miscellaneous	-225.76	-56.74	-56.74		
Accountants & Auditors	-330.00	0.00	0.00		
Storage Unit	-605.00	0.00	0.00		
Monthly General Meeting					
Hall	-2,000.00	-3,250.00	-3,250.00		
Speaker	-1,280.00	915.53	915.53		
Refreshments	-898.00	-1,130.00	-1,130.00		
Raffle	0.00	0.00	0.00		
Newsletters	0.00	0.00	0.00		
Equipment	0.00	0.00	0.00		
Events	-264.00	-132.00	-132.00		
Groups outreach funding	0.00	0.00	0.00		
Third Age Trust					
Third Age Matters	-849.26	-1,419.30	-1,419.30		
Beacon	-745.00	618.00	618.00		
Capitation	-2,656.50	2,276.00	2,276.00		
Other	-31.71	-40.00	-40.00		
Total expenditure	-10,898.75	-39,779.47	-10,906.56	28,872.91	-39,779.47
Transfers from Deposit Account	0.06				
Transfers from Groups Accounts	48.45	0.00	0.00		
Main Account - Net movement of funds	-9,990.47		-972.91		
TOTAL NET MOVEMENT OF FUNDS					
		-1,823.42	-972.91	(850.51)	
					37,956.05
					(39,779.47)
					(1,823.42)
NET ASSETS AT YEAR END					
	2021 - 2022	2022 - 2023			
	TOTAL	TOTAL	MAIN A/C	GROUPS A/C	
	£	£	£	£	
Balance b/f 1 April	22,483.30	16,163.45	6,769.63	9,393.82	
Net surplus/(deficit)	-6,319.85	-1,823.42	972.91	850.51	
Cash at bank 31 March	16,518.75	14,340.03	5,796.72	8,543.31	
Unpresented cheques	-355.30	0.00	0.00	0.00	
Petty cash	520.30	313.96	0.00	313.96	
Balance carried forward at 31 March	17,039.05	14,653.99	5,796.72	8,857.27	

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE HARLOW U3A

I report on the accounts for the year ended 31 March 2023 in accordance with the requirements of the Charities Commission. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination. I have no concerns and have come across no other matters in connection with the examination in connection with the examination.

Signed :



Name: Garry Malcolm Slark B.A, FCCA

24 May 2023