

U3A SAFFRON WALDEN

England & Wales · Charity number 290670

Details

Status Registered

Legal form Other

Registered 1984-12-04

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

Contact

Address 14 Greenways
Saffron Walden
Essex
CB11 3EZ

Phone 01799 521524

Email jim_dwyer@btinternet.com

Website www.saffronwaldenu3a.org.uk

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: Provides Human Resources and Volunteers in education and training involving both the Arts and Culture. Also provides the resources to enable Elderly and Older People to become involved with Sport and Recreation.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** SAFFRON WALDEN AND SURROUNDING AREA
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£70,830	£70,009	-	-
2024-07-31	£55,690	£53,247	-	-
2023-07-31	£49,352	£53,436	-	-
2022-07-31	£48,874	£48,710	-	-
2021-07-31	£12,288	£9,747	-	-

Trustees

Name	Role	Appointed
Elaine Bewick		2024-09-09
JAMES DWYER		2016-11-21
JOHN TRUEMAN		2018-09-03
Mary Curtis		2022-09-05
Stephen Messenger		2020-09-21
Susan Margaret Brown		2022-09-05
Susan Matthews		2024-09-09

U3A SAFFRON WALDEN

England & Wales - Charity number 290670

Accounts



Trustees' Annual Report for the period

From **1 August 2024** To **31 July 2025**

Charity name: **Saffron Walden u3a**

Charity registration number: **290670**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To offer the opportunity of further education and participation in leisure activities to retired or semi-retired people, regardless of ability and to the exclusion of no one.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities include classes which provide education, physical instruction and recreational activities. These, and our regular Open Meetings, also provide opportunities for social inclusion which benefit the health and welfare of our members. Our performing groups (e.g. ukulele group) give benefit and pleasure to many members of the public receiving care.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our many activities, the trustees always follow the Charity Commission's guidance with regard to benefit to our members and the public.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The current year has seen more new groups started giving us a total of 45 different groups and counting, many of our groups have more than one class proving how popular they are.</p> <p>Our monthly Committee Meetings are always geared towards the benefit of our members, and our monthly Open Meetings have seen record attendances. The diverse and interesting talks have benefitted our members, who have also enjoyed the social inclusion.</p> <p>We have initiated other events, e.g. two Christmas buffets and a quiz, which which were both very well attended and were successful social occasions benefitting our many members.</p> <p>This year's membership increased to 809.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the period, 31 July 2024, a total of £18,722 is held. This includes a sum of approx. £2177 of member's money received for payment of classes and trips that would carry over onto the next financial year. It also includes £3067 of member payments via PayPal or BACS which are payments for the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves at a local Building Society in order to meet any unforeseen expenditure that may occur. These are unrestricted funds.
Amount of reserves held	Para 1.22	£6320
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The main source of income is through membership subscriptions and the claiming of Gift Aid. Expenditure supports the key objectives of providing locations for some of our groups and speakers for the monthly Open Meetings, together with supporting administration expenses. All classes/groups are self-financing.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution adopted 21 September 2020
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Unincorporated members association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees appointed annually at the Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	A new trustee shadows an existing trustee as an induction and training. We are currently in the procedure of reviewing this with a view to possibly creating a more robust procedure.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	All Trustees give their time voluntarily and receive no remuneration or other benefits.
Relationship with any related parties	Para 1.51	Member of the Third Age Trust
Other		

Reference and Administrative details

Charity name	Saffron Walden u3a
Other name the charity uses	
Registered charity number	290670
Charity's principal address	14 GREENWAYS SAFFRON WALDEN ESSEX CB11 3EZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	James Dwyer	Chairman	Whole year	
2	Mary Curtis	Vice Chairman and Activities Organiser	Whole year	
3	Stephen Messenger	Treasurer	Whole year	
4	John Trueman	Membership Secretary	Whole year	
5	Sue Matthews	Special Events	Whole year	
6	Susan Brown	Secretary and Venues Organiser	Whole year	
7	Elaine Bewick	Open Meetings and Speakers	Whole Year	
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JAMES DWYER	MARY CURTIS
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN
Date		



Saffron Walden

Registered Charity Number 290670

ACCOUNTS FOR YEAR ENDED 31ST JULY 2025

		2024-25		2023-24	
RECEIPTS AND PAYMENTS ACCOUNT					
<u>Balances Brought Forward</u>					
Bank Account	£ 4,905.39			£ 3,441.82	
Building Society Account	£ 6,092.31			£ 6,092.31	
T&T Account	£ 4,317.27			£ 3,337.74	
PayPal Future Year Payments	£ 1,927.87			£ 1,456.71	
Cash in Hand (T&T)	£0.00	Total Balance	£17,242.84	£0.00	£14,328.58
<u>Receipts 2023-24</u>					
Building Society Interest+Transf	£227.43	Total BS	£227.43	£0.00	
Class Fees	£ 13,215.48			£ 14,110.61	
Gift Aid	£ 996.61			£ 784.19	
Subscriptions (including Paypal)	£ 11,875.89			£ 9,684.68	
Subscriptions 25-26	£ 480.00			£ 282.50	
Sundries	£1,045.00	Total Current	£27,612.98	£1,321.20	£26,183.18
Theatre & Travel	£ 42,971.00			£ 29,507.00	
T&T Refunds	£ 18.40	Total TT	£42,989.40	£ 0.00	£29,507.00
T&T Cash	£0.00	Total Receipts 23-24	£70,829.81	£0.00	£55,690.18
<u>Payments 2023-24</u>					
Class Expenses	£13,825.07			£11,551.83	
Admin & Sundry Expenses	£13,506.77	<i>Includes £100 transfer to BS</i>		£13,167.78	
Projector Purchase	£496.10	Total Current	£27,827.94	£0.00	£24,719.61
Theatre & Travel	£ 41,315.87			£ 28,087.82	
T&T Refunds	£ 865.08	Total TT	£42,180.95	£ 439.65	£28,527.47
T&T Cash	£0.00	Total Payments 23-24	£70,008.89	£0.00	£53,247.08
<u>Paypal*</u>					
Paypal Receipts	£ 5,857.36	Total PP Receipts	£5,857.36	£ 3,695.00	£3,695.00
Paypal - transfer to Current	£ 5,028.39			£ 3,108.18	
Paypal - Commission & Refunds	£170.32	Total PP Payments	£5,198.71	£115.66	£3,223.84
<u>Balances Carried Forward</u>					
Bank Account	£ 4,690.43			£ 4,905.39	
Building Society Account	£ 6,319.74			£ 6,092.31	
T&T account	£ 5,125.72			£ 4,317.27	
PayPal Future Year Payments	£ 2,586.52			£ 1,927.87	
T&T Cash	£0.00	Total Balance	£18,722.41	£0.00	£17,242.84

James Dwyer

Chairman

20-08-2025

Steve Messenger

Treasurer

20-08-2025

* Paypal is shown for transparency and clarity. However, the amounts are either included already in subscriptions, or are subscriptions for 25-26

ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2025

	Receipts	Payments	Balance	Total 2023-24
Advertising	£0.00	£0.00	£0.00	-£20.00
AGM	£0.00	£7.91	-£7.91	-£56.75
Beacon	£0.00	£793.00	-£793.00	-£767.00
Choir Summer Concert	£0.00	£0.00	£0.00	£0.00
Committee	£0.00	£401.45	-£401.45	-£496.30
Group Leader Lunch	£0.00	£460.50	-£460.50	-£584.05
Equipment	£0.00	£496.10	-£496.10	£0.00
GIFTS	£0.00	£50.00	-£50.00	-£58.50
Member Cards and Forms	£0.00	£160.80	-£160.80	-£86.40
Newsletter	£0.00	£109.00	-£109.00	£0.00
Open Meeting	£25.00	£1,261.96	-£1,236.96	-£1,510.41
PAT Testing	£0.00	£18.00	-£18.00	£0.00
PO BOX	£0.00	£353.40	-£353.40	-£330.00
Postage	£0.00	£26.10	-£26.10	-£336.10
Raffles	£0.00	£98.21	-£98.21	-£121.51
Other Income	£0.00	£0.00	£0.00	£35.00
TAM Magazine	£0.00	£2,360.00	-£2,360.00	-£2,362.28
TAT Membership	£0.00	£3,208.00	-£3,208.00	-£3,036.00
UCT and Essex Assc	£0.00	£25.00	-£25.00	-£20.00
Update	£0.00	£2,245.75	-£2,245.75	-£1,945.50
Website	£0.00	£50.00	-£50.00	-£28.78
XMAS 24 (and 25 deposit)	£1,020.00	£1,220.00	-£200.00	-£200.00
Hall Hire Shortfall	£0.00	£0.00	£0.00	-£24.00
40th Birthday	£0.00	£557.69	-£557.69	£0.00
Total - Expenditure	£1,045.00	£13,902.87	-£12,857.87	-£11,948.58
Membership and Gift Aid	£12,872.50	£0.00	£12,872.50	£10,468.87
Grand Total	£13,917.50	£13,902.87	£14.63	-£1,479.71

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2025, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Malcolm White,
10 Victoria Gardens
Saffron Walden
CB11 3AF

M White

Date

14/8/25



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2025, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Malcolm White,
10 Victoria Gardens
Saffron Walden
CB11 3AF

Date 14/8/25

U3A SAFFRON WALDEN

England & Wales - Charity number 290670

Accounts



Trustees' Annual Report for the period

From 1 August 2023 To 31 July 2024

Charity name: Saffron Walden u3a

Charity registration number: 290670

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To offer the opportunity of further education and participation in leisure activities to retired or semi-retired people, regardless of ability and to the exclusion of no one.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities include classes which provide education, physical instruction and recreational activities. These, and our regular Open Meetings, also provide opportunities for social inclusion which benefit the health and welfare of our members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our many activities, the trustees always follow the Charity Commission's guidance with regard to benefit to our members and the public.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The current year has seen more new groups starting which have again proved very popular.</p> <p>Our monthly Committee Meetings are always geared towards the benefit of our members, and our monthly Open Meetings have seen record attendances. The diverse and interesting talks at these meetings have benefitted our members, who have also enjoyed the social inclusion.</p> <p>The events we initiated included our 40th Birthday Celebrations where many members attended and some groups entertained. We also hosted a Groups Taster meeting where members of the public came and joined our u3a thereby increasing our numbers. All these events benefitted our many members as well as the public and added to our social inclusion theme. This year's membership increased to 784 as at 31 July 2024.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the period, 31 July 2024, a total of £17243 is held. This includes a sum of approx. £2750 of member's money received for payment of classes and trips that would carry over onto the next financial year. It also includes £1928 of member payments via PayPal which are payments for the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves at a local Building Society in order to meet any unforeseen expenditure that may occur. These are unrestricted funds.
Amount of reserves held	Para 1.22	£6092
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The main source of income is through membership subscriptions and the claiming of Gift Aid.</p> <p>Expenditure supports the key objectives of providing locations for some of our groups and speakers for the monthly Open Meetings, together with supporting administration expenses. All classes/groups are self-financing.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution adopted 21 September 2020
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated members association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees appointed annually at the Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	All Trustees give their time voluntarily and receive no remuneration or other benefits.
Relationship with any related parties	Para 1.51	Member of the Third Age Trust
Other		

Reference and Administrative details

Charity name	Saffron Walden u3a
Other name the charity uses	
Registered charity number	290670
Charity's principal address	14 GREENWAYS SAFFRON WALDEN ESSEX CB11 3EZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	James Dwyer	Chairman	Whole year	
2	Mary Curtis	Vice Chairman and Activities Organiser	Whole year	
3	Stephen Messenger	Treasurer	Whole year	
4	John Trueman	Membership Secretary	Whole year	
5	Brian Kerrison	Speakers Organiser	Whole year	
6	Susan Brown	Venues Organiser	Whole year	
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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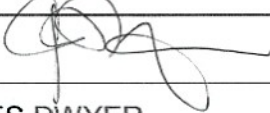
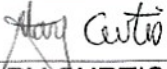
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JAMES DWYER	MARY CURTIS
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN
Date	17-02-2025	



Saffron Walden

Registered Charity Number 290670

ACCOUNTS FOR YEAR ENDED 31ST JULY 2024

<u>RECEIPTS AND PAYMENTS ACCOUNT</u>				
	2023-24		2022-23	
Balances Brought Forward				
Bank Account	£ 3,441.82		£ 7,021.05	
Building Society Account	£ 6,092.31		£ 6,078.93	
T&T Account	£ 3,337.74		£ 4,100.96	
PayPal <i>Future Year Payments</i>	£ 1,456.71		£ 1,211.69	
Cash in Hand (T&T)	£0.00	Total Balance	£0.00	£18,412.63
		£14,328.58		
Receipts 2023-24				
Building Society Interest	£0.00	Total BS	£13.38	
		£0.00		
Class Fees	£ 14,110.61		£ 13,529.65	
Gift Aid	£ 784.19		£ 907.17	
Subscriptions (<i>including Paypal</i>)	£ 9,684.68		£ 7,269.29	
Subscriptions 24-25	£ 282.50		£ 62.50	
Sundries	£1,321.20	Total Current	£1,233.00	£23,001.61
		£26,183.18		
Theatre & Travel	£ 29,507.00		£ 23,970.50	
T&T Refunds	£ 0.00	Total TT	£ 16.50	£23,987.00
		£29,507.00		
T&T Cash	£0.00	Total Receipts 23-24	£0.00	£47,001.99
		£55,690.18		
Paypal			£ 2,350.00	
Payments 2023-24				
Class Expenses	£11,551.83		£14,197.79	
Admin & Sundry Expenses	£13,167.78		£12,383.05	
Laptop Purchase	£0.00	Total Current	£0.00	£26,580.84
		£24,719.61		
Theatre & Travel	£ 28,087.82		£ 24,245.22	
T&T Refunds	£ 439.65	Total TT	£ 505.00	£24,750.22
		£28,527.47		
T&T Cash	£0.00	Total Payments 23-24	£0.00	£51,331.06
		£53,247.08		
Paypal*				
Paypal Receipts	£ 3,695.00	Total PP Receipts	£ 2,350.00	£2,350.00
		£3,695.00		
Paypal - transfer to Current	£ 3,108.18		£ 2,034.79	
Paypal - Commission & Refunds	£115.66	Total PP Payments	£70.19	£2,104.98
		£3,223.84		
Balances Carried Forward				
Bank Account	£ 4,905.39		£ 3,441.82	
Building Society Account	£ 6,092.31		£ 6,092.31	
T&T account	£ 4,317.27		£ 3,337.74	
PayPal <i>Future Year Payments</i>	£ 1,927.87		£ 1,456.71	
T&T Cash	£0.00		£0.00	
		Total Balance		£14,328.58
		£17,242.84		

James Dwyer

Chairman

Steve Messenger

Treasurer

* Paypal is shown for transparency and clarity. However, the amounts are either included already in subscriptions, or are subscriptions for 24-25.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2024, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Malcolm White,
10 Victoria Gardens
Saffron Walden
CB11 3AF

Malcolm White

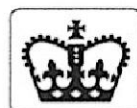
Date

9/8/24

U3A SAFFRON WALDEN

England & Wales - Charity number 290670

Accounts



Trustees' Annual Report for the period

From **1 August 2022** To **31 July 2023**

Charity name: **Saffron Walden u3a**

Charity registration number: **290670**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To offer the opportunity of further education and participation in leisure activities to retired or semi-retired people, regardless of ability and to the exclusion of no one.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities include classes which provide education, physical instruction and recreational activities. These, and our regular Open Meetings, also provide opportunities for social inclusion which benefit the health and welfare of our members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our many activities, the trustees always follow the Charity Commission's guidance with regard to benefit to our members and the public.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The current year has seen some new groups started which have proved very popular.</p> <p>Our monthly Committee Meetings are always geared towards the benefit of our members, and our monthly Open Meetings have seen record attendances. The diverse and interesting talks have benefitted our members, who have also enjoyed the social inclusion.</p> <p>We have initiated other events, e.g. Our Antiques Roadshow, which was a successful social occasion and was of benefit to the many members who attended</p> <p>This year's membership increased to 752 as at 31 July 2023.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the period, 31 July 2023, a total of £14329 is held. This includes a sum of approx. £3360 of member's money received for payment of classes and trips that would carry over onto the next financial year. It also includes £1457 of member payments via PayPal which are payments for the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves at a local Building Society in order to meet any unforeseen expenditure that may occur. These are unrestricted funds.
Amount of reserves held	Para 1.22	£6000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The main source of income is through membership subscriptions and the claiming of Gift Aid. Expenditure supports the key objectives of providing locations for some of our groups and speakers for the monthly Open Meetings, together with supporting administration expenses. All classes/groups are self-financing.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution adopted 21 September 2020
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated members association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees appointed annually at the Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	All Trustees give their time voluntarily and receive no remuneration or other benefits.
Relationship with any related parties	Para 1.51	Member of the Third Age Trust
Other		

Reference and Administrative details

Charity name	Saffron Walden u3a
Other name the charity uses	
Registered charity number	290670
Charity's principal address	14 GREENWAYS SAFFRON WALDEN ESSEX CB11 3EZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	James Dwyer	Chairman	Whole year	
2	Mary Curtis	Vice Chairman and Activities Organiser	Whole year	
3	Stephen Messenger	Treasurer	Whole year	
4	Anthony Treglown	Secretary	Whole year	
5	John Trueman	Membership Secretary	Whole year	
6	Brian Kerrison	Speakers Organiser	Whole year	
7	Susan Brown	Venues Organiser	Whole year	
8	Marilyn Hemmings	Events Organiser	14 September 2022 to 11 August 2023	
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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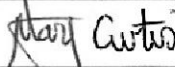
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JAMES DWYER	MARY CURTIS
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN
Date	06/12/2023	



Saffron Walden
Registered Charity Number 290670

ACCOUNTS FOR YEAR ENDED 31ST JULY 2023

	2022-23	2021-22
RECEIPTS AND PAYMENTS ACCOUNT		
Balances Brought Forward		
Bank Account	£ 7,021.05	£ 9,964.42
Building Society Account	£ 6,078.93	£ 6,078.93
T&T Account	£ 4,100.96	£ 2,205.45
PayPal Account	£ 1,211.69	£ 0.00
Cash in Hand (T&T)	£0.00	£0.00
	Total Balance	£18,248.80
Receipts		
Building Society interest	£13.38	£0.00
	Total BS	£13.38
Class Fees	£ 13,529.65	£12,429.55
Gift Aid	£ 907.17	£ 1,114.62
Subscriptions	£ 7,269.29	£ 7,285.00
Subscriptions 23-24	£ 62.50	
Sundries	£1,233.00	£1,069.71
	Total Current	£23,001.61
Paypal	£ 2,350.00	£1,251.00
Theatre & Travel	£ 23,970.50	£ 25,669.25
T&T Refunds	£ 16.50	£ 55.01
	Total TT	£23,987.00
T&T Cash	£0.00	£0.00
	Total Receipts	£48,874.14
Payments		
Class Expenses	£14,197.79	£13,656.98
Admin & Sundry Expenses	£12,383.05	£10,756.27
Laptop Purchase	£0.00	£429.00
	Total Current	£26,580.84
Paypal - transfer to Current	£ 2,034.79	£0.00
Paypal - Commission	£70.19	£39.31
	Total Paypal	£2,104.98
Theatre & Travel	£ 24,245.22	£23,695.89
T&T Refunds	£ 505.00	£132.86
	Total TT	£24,750.22
T&T Cash	£0.00	£0.00
	Total Payments	£53,436.04
Balances Carried Forward		
Bank Account	£ 3,441.82	£ 7,021.05
Building Society Account	£ 6,092.31	£ 6,078.93
T&T account	£ 3,337.74	£ 4,100.96
Paypal Account	£ 1,456.71	£ 1,211.69
T&T Cash	£0.00	£0.00
	Total Balance	£18,412.63

James Dwyer

Chairman

Steve Messenger

Treasurer

ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2023

	Receipts	Payments	Balance	Total 2021-22
Advertising	£0.00	£55.00	-£55.00	£0.00
AGM	£0.00	£302.50	-£302.50	£0.00
Beacon	£0.00	£706.00	-£706.00	-£702.00
Choir Summer Concert	£0.00	£35.00	-£35.00	-£20.00
Committee	£0.00	£304.48	-£304.48	-£20.00
Coordinator Meeting	£0.00	£723.75	-£723.75	-£24.00
Equipment	£0.00	£0.00	£0.00	-£15.99
GIFTS	£0.00	£0.00	£0.00	-£52.00
Member Cards and Forms	£0.00	£273.36	-£273.36	-£134.40
Newsletter	£0.00	£92.80	-£92.80	-£154.40
Open Meeting	£2.00	£1,325.55	-£1,323.55	-£260.00
Paypal	£0.00	£0.00	£0.00	£0.01
PO BOX	£0.00	£300.00	-£300.00	-£283.50
Postage	£0.00	£191.10	-£191.10	-£959.77
Raffles	£0.00	£159.55	-£159.55	-£95.45
Speakers	£0.00	£0.00	£0.00	-£600.00
TAM Magazine	£0.00	£1,977.16	-£1,977.16	-£2,207.98
TAT Membership	£0.00	£2,824.00	-£2,824.00	-£2,804.00
Transfer T&T	£286.00	£286.00	£0.00	£0.00
UCT and Essex Assc	£0.00	£20.00	-£20.00	-£20.00
Update	£0.00	£1,876.80	-£1,876.80	-£1,189.20
Website	0	£0.00	£0.00	£0.00
XMAS	£945.00	£930.00	£15.00	£0.00
Zoom	£0.00	£0.00	£0.00	-£143.88
Grand Total	£1,233.00	£12,383.05	-£11,150.05	-£9,686.56

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2023, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act;and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Linford,
4 Granta Cottages,
Newmarket Road,
Great Chesterford,
Saffron Walden,
Essex
CB10 1NS



Date

14 August 2023

U3A SAFFRON WALDEN

England & Wales - Charity number 290670

Accounts



Trustees' Annual Report for the period

From **1 August 2021** To **31 July 2022**

Charity name: **Saffron Walden u3a**

Charity registration number: **290670**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To offer the opportunity of further education and participation in leisure activities to retired or semi-retired people, regardless of ability and to the exclusion of no one.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities include classes which provide education, physical instruction and recreational activities. These, and our regular Open Meetings, also provide opportunities for social inclusion which benefit the health and welfare of our members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities, the trustees follow the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

--	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The current year has seen most of our classes restarting, following the Covid-19 Pandemic, when many classes disbanded whilst some resorted to the online video communication system Zoom.</p> <p>Our regular Committee Meetings and Open Meetings, which also used Zoom during the Covid period, have also been resumed.</p> <p>With normality now virtually restored, our members can once again experience the benefit of social inclusion whilst pursuing their favoured activities.</p> <p>Following last year's drop, this year saw our total membership increasing to 720 as at 31 July 2022.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the period, 31 July 2022, a total of 18412.63 is held. This includes a sum of approx. £5000 of member's money received for payment of classes and trips that would carry over of the next financial year. It also includes £1200 of member payments via paypal which are payments for the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves at a local Building Society in order to meet any unforeseen expenditure that may occur. These are unrestricted funds.
Amount of reserves held	Para 1.22	£
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The main source of income is through membership subscriptions and the claiming of Gift Aid. Expenditure supports the key objectives of providing locations and speakers for the various Open Meetings, together with supporting administration expenses. All classes/groups are self-financing.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution adopted 21 September 2020
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated members association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees appointed annually at the Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	All Trustees give their time voluntarily and receive no remuneration or other benefits.
Relationship with any related parties	Para 1.51	Member of the Third Age Trust
Other		

Reference and Administrative details

Charity name	Saffron Walden u3a
Other name the charity uses	
Registered charity number	290670
Charity's principal address	14 GREENWAYS SAFFRON WALDEN ESSEX CB11 3EZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ann Treglown	Chairman	1 August to 2 May	
2	James Dwyer	Acting Chairman Vice Chairman	3 May to 31 July 14 September to 2 May	
3	Stephen Messenger	Treasurer		
4	Anthony Treglown	Secretary		
5	John Trueman			
6	Hilary Price			
7	Alex Reeve			
8	Mary Curtis (co-opted)		8 June to 31 July	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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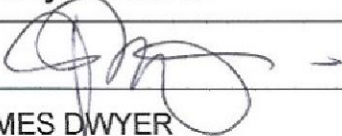
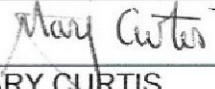
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

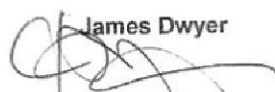

Signature(s)		
Full name(s)	JAMES DWYER	MARY CURTIS
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN
Date	9 November 2022	



Saffron Walden
Registered Charity Number 290870

ACCOUNTS FOR YEAR ENDED 31ST JULY 2022

<u>RECEIPTS AND PAYMENTS ACCOUNT</u>			
	2021-22		2020-21
<u>Balances Brought Forward</u>			
Bank Account	£ 9,964.42		£6,753.05
Building Society Account	£ 6,078.93		£6,073.98
T&T Account	£ 2,205.45		£2,880.79
PayPal Account	£ 0.00		£0.00
Cash in Hand (T&T)	£0.00	<u>£18,248.80</u>	<u>£0.00</u> <u>£15,707.82</u>
<u>Receipts</u>			
Building Society Interest	£0.00		£4.95
Class Fees	£12,429.55		£855.17
Gift Aid	£ 1,114.62		£ 1,656.36
Subscriptions	£ 7,285.00		£ 7,062.50
Sundries	£1,069.71	£21,898.88	£0.00
Paypal - Membership 22/23	£1,251.00		£0.00
Theatre & Travel	£ 25,669.25		£ 1,386.00
T&T Refunds	£ 55.01		£ 1,323.00
T&T Cash	£0.00	<u>£48,874.14</u>	<u>£0.00</u> <u>£12,287.98</u>
<u>Payments</u>			
Class Expenses	£13,656.98		£855.50
Admin & Sundry Expenses	£10,756.27		£5,507.16
Laptop Purchase	£429.00	£24,842.25	
Paypal - Commission	£39.31		
Theatre & Travel	£23,695.89		£1,228.34
T&T Refunds	£132.86		£2,156.00
T&T Cash	£0.00	<u>£48,710.31</u>	<u>£0.00</u> <u>£9,747.00</u>
<u>Balances Carried Forward</u>			
Bank Account	£ 7,021.05		£ 9,964.42
Building Society Account	£ 6,078.93		£ 6,078.93
T&T account	£ 4,100.96		£ 2,205.45
Paypal Account	£ 1,211.69		£ 0.00
T&T Cash	£0.00		£0.00
		<u>£18,412.63</u>	<u>£18,248.80</u>


James Dwyer

Steve Messenger

Chairman

17/08/2022

Treasurer

19/8/22



Saffron Walden

Registered Charity Number 290670

ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2022

	Receipts	Payments	Balance	Total 2020-21
Beacon	£0.00	£702.00	-£702.00	-£652.34
Committee	£0.00	£20.00	-£20.00	-£155.88
GIFTS	£0.00	£52.00	-£52.00	-£50.00
Postage	£0.00	£959.77	-£959.77	-£1,933.46
Speakers	£0.00	£600.00	-£600.00	-£365.00
Update	£0.00	£1,189.20	-£1,189.20	-£329.45
TAM Magazine	£0.00	£2,207.98	-£2,207.98	£0.00
TAT Membership	£0.00	£2,804.00	-£2,804.00	-£1,956.50
Equipment	£0.00	£15.99	-£15.99	£0.00
Open Meeting	£0.00	£260.00	-£260.00	£0.00
Zoom	£0.00	£143.88	-£143.88	£0.00
Raffles	£69.70	£165.15	-£95.45	£0.00
Transfer T&T	£1,000.00	£1,000.00	£0.00	£0.00
PO BOX	£0.00	£283.50	-£283.50	£0.00
Coordinator Meeting	£0.00	£24.00	-£24.00	£0.00
Paypal	£0.01	£0.00	£0.01	£0.00
UCT and Essex Assc	£0.00	£20.00	-£20.00	-£30.00
Member Cards	£0.00	£55.20	-£55.20	£0.00
Newsletter	£0.00	£154.40	-£154.40	£0.00
Choir Summer Concert	0	£20.00	-£20.00	£0.00
Membership Forms	£0.00	£79.20	-£79.20	£0.00
Website	0	£0.00	£0.00	-£34.53
Grand Total	£1,069.71	£10,756.27	-£9,686.56	-£5,507.16

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2022, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Linford,
4 Granta Cottages,
Newmarket Road,
Great Chesterford,
Saffron Walden,
Essex
CB10 1NS



Date

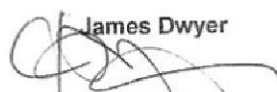

17 August 2022



Saffron Walden
Registered Charity Number 290870

ACCOUNTS FOR YEAR ENDED 31ST JULY 2022

<u>RECEIPTS AND PAYMENTS ACCOUNT</u>			
	2021-22		2020-21
<u>Balances Brought Forward</u>			
Bank Account	£ 9,964.42		£6,753.05
Building Society Account	£ 6,078.93		£6,073.98
T&T Account	£ 2,205.45		£2,880.79
PayPal Account	£ 0.00		£0.00
Cash in Hand (T&T)	£0.00	<u>£18,248.80</u>	£0.00 <u>£15,707.82</u>
<u>Receipts</u>			
Building Society Interest	£0.00		£4.95
Class Fees	£12,429.55		£855.17
Gift Aid	£ 1,114.62		£ 1,656.36
Subscriptions	£ 7,285.00		£ 7,062.50
Sundries	£1,069.71	£21,898.88	£0.00
Paypal - Membership 22/23	£1,251.00		£0.00
Theatre & Travel	£ 25,669.25		£ 1,386.00
T&T Refunds	£ 55.01		£ 1,323.00
T&T Cash	£0.00	<u>£48,874.14</u>	£0.00 <u>£12,287.98</u>
<u>Payments</u>			
Class Expenses	£13,656.98		£855.50
Admin & Sundry Expenses	£10,756.27		£5,507.16
Laptop Purchase	£429.00	£24,842.25	
Paypal - Commission	£39.31		
Theatre & Travel	£23,695.89		£1,228.34
T&T Refunds	£132.86		£2,156.00
T&T Cash	£0.00	<u>£48,710.31</u>	£0.00 <u>£9,747.00</u>
<u>Balances Carried Forward</u>			
Bank Account	£ 7,021.05		£ 9,964.42
Building Society Account	£ 6,078.93		£ 6,078.93
T&T account	£ 4,100.96		£ 2,205.45
Paypal Account	£ 1,211.69		£ 0.00
T&T Cash	£0.00		£0.00
		<u>£18,412.63</u>	<u>£18,248.80</u>


James Dwyer

Steve Messenger

Chairman

17/08/2022

Treasurer

19/8/22



Saffron Walden

Registered Charity Number 290670

ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2022

	Receipts	Payments	Balance	Total 2020-21
Beacon	£0.00	£702.00	-£702.00	-£652.34
Committee	£0.00	£20.00	-£20.00	-£155.88
GIFTS	£0.00	£52.00	-£52.00	-£50.00
Postage	£0.00	£959.77	-£959.77	-£1,933.46
Speakers	£0.00	£600.00	-£600.00	-£365.00
Update	£0.00	£1,189.20	-£1,189.20	-£329.45
TAM Magazine	£0.00	£2,207.98	-£2,207.98	£0.00
TAT Membership	£0.00	£2,804.00	-£2,804.00	-£1,956.50
Equipment	£0.00	£15.99	-£15.99	£0.00
Open Meeting	£0.00	£260.00	-£260.00	£0.00
Zoom	£0.00	£143.88	-£143.88	£0.00
Raffles	£69.70	£165.15	-£95.45	£0.00
Transfer T&T	£1,000.00	£1,000.00	£0.00	£0.00
PO BOX	£0.00	£283.50	-£283.50	£0.00
Coordinator Meeting	£0.00	£24.00	-£24.00	£0.00
Paypal	£0.01	£0.00	£0.01	£0.00
UCT and Essex Assc	£0.00	£20.00	-£20.00	-£30.00
Member Cards	£0.00	£55.20	-£55.20	£0.00
Newsletter	£0.00	£154.40	-£154.40	£0.00
Choir Summer Concert	0	£20.00	-£20.00	£0.00
Membership Forms	£0.00	£79.20	-£79.20	£0.00
Website	0	£0.00	£0.00	-£34.53
Grand Total	£1,069.71	£10,756.27	-£9,686.56	-£5,507.16

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2022, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Date

17 August 2022