



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

### Charity contact information

Charity Number: 1197680

Registered Address: 2 Wych Elm, Harlow, Essex

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### 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<sup>st</sup> 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 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 on 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 affair 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 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, 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 at 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 202425: 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
	£	£	£	£	£
<b>RECEIPTS &amp; EXPENSES</b>					
<u>RECEIPTS</u>					
Membership subscriptions	9,906.00				
Gift aid	946.93	9,566.00			
Events	0.00	1,126.09			
Fundraising, Sales and Other	321.70	0.00 423.87	9,566.00		
Interest		269.38	1,126.09		
Group fees		18,091.90	0.00 423.87	130.82	
Trips receipts		18,062.79	138.56	18,091.90	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					
Third Age Matters	(2,308.00)	(2,100.00)	(2,100.00)		
Beacon	(1,777.20)	(668.21)	(668.21)		
Meetings	(656.00)	(640.00)	(640.00)		
Venue hire and refreshments*					
Speakers and Entertainers	(11,281.10)	(11,132.47)	(2,771.47)	(8,361.00)	
Events	(942.00)	(960.60)	(960.60)		
Equipment	0.00	(60.00)	(60.00)		
Fees	(684.00)	(103.59)	(103.59)		
Paid instructors		(132.21)	(132.21)		
Entrance fees	(7,642.00)	(10,038.00)		(10,038.00)	
Coach hire	(11,346.20)	(8,634.25)			(8,634.25)
Other expenses	(5,220.00)	(7,315.00)			(7,315.00)
Total expenditure	(2,382.09)	(1,892.47)	(517.81)	(143.35)	(1,231.31)
Net movement of funds	(44,238.59)	(43,676.80)	(7,953.89)	(18,542.35)	(17,180.56)

	1,738.71	3,863.23	3,300.63	(319.63)	882.23
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\*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)
	£	£	£	£
	14,340.03	16,078.74	6,004.18	10,074.56
	1,738.71	3,863.23	3,300.63	562.60
Cash book balance brought forward	16,078.74	19,941.97	9,304.81	10,637.16
Net movement of funds				
Cash book balance at year end				
Bank balances at year end	2,065.55	921.21		
Current	14,013.19	19,020.76	294.43	626.78
Reserve	16,078.74	19,941.97	9,010.38	10,010.38
Total	0.00	0.00	9,304.81	10,637.16
Unpresented cheques				
	16,078.74	19,941.97	9,304.81	10,637.16
Net assets excluding petty cash				
Asset : turnover ratio	35%	42%		
Petty cash	200.03	185.01		185.01