

Harrogate u3a
Trustees' Report and Unaudited Accounts
For the 11 months ended 31 July 2025

HARROGATE u3a

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE 11 MONTHS ENDED 31 JULY 2025

Unincorporated Members' Association
Registered Charity 1038457

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For the 11 months ended 31 July 2025

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Charity Information

Charity Register No.	1038457
Trustees (Committee) (at 31 July)	Lorraine Lawson Cheryl Johnston Susan Cottingham Ian Munday (Chair) Jeffrey Jones (Treasurer) Stephen Hutchison (Vice-chair) Nicola Kendall (Charity Secretary) Beulah Chatten Jean Tennant Alison Thomas
Secretary	Nicola Kendall
Registered Office	12 Richmond Close Harrogate HG2 9AW
Bankers	Lloyds Bank plc Harrogate

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The Trustees present their report and the Accounts for the 11 months ended 31 July 2025.

Background

To repeat previous years and to remind members of some background details.

Harrogate u3a (Harrogate University of the Third Age) is an unincorporated association registered as a Charity with the Charity Commission. It is run by volunteers. The Charity Commission sets guidelines for financial reporting and requires Charities to comply with Charity legislation.

Hu3a, as a Charity, is able to claim gift aid on member subscriptions.

The Charity Commission permits all Charities with income levels of less than £250,000 to prepare accounts on a Receipts and Payments basis, which Harrogate u3a substantially does. In addition, only Charities with income levels above £500,000 are required to have an annual audit.

For Charities with income levels between £25,000 and £500,000, the Charity Commission requires only an independent examination of the Accounts and accounting records. Harrogate u3a falls into the latter category.

Year 2024/2025

We have changed the financial year-end to 31 July from here on. The financial year 2024/2025 is for an 11 months period to 31 July 2025. We believe that this will make the Financial Statements more understandable in the future.

To be clear, the member subscription year remains 1 September to 31 August and members can start to renew their annual subscriptions from 1 August each year. So, member subscriptions for 2025/2026 began to be renewed from 1 August 2025.

An analogy would be 'if one didn't pay one's insurance by the due date, then one wouldn't be insured'. Similarly, if your membership subscription is not paid (renewed) by 1 September, then technically you are not a member. However, we do have dispensations for members paying late. (though discouraged)

Principal Activity

The principal object of Harrogate u3a is unchanged and remains the education and personal development of its members.

Harrogate u3a is a self-help educational Charity where all rely on each other as members to make the organisation work. Hu3a is grateful and appreciative to those members who give so willingly of their time and talent to volunteer in any capacity.

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Public Benefit

As required by Charity Law, the Trustees have considered their duties to ensure that the Charity operates in the public benefit. They have done so and believe that Harrogate u3a does operate in the public interest

Committee

There is the perennial challenge of maintaining the Committee with a full complement of members. This proves somewhat difficult at times. However, in recent years, we have ensured that all functions and responsibilities were fully covered by the appropriate trustees and volunteers.

In the longer term it is imperative that we have a steady source of volunteers to come forward to take on the many and varied roles necessary to run an organisation worthy of the name Harrogate u3a.

Your Committee continues to work hard to ensure that policies and procedures are up to date and that Harrogate u3a is operating legally

The Trustees' target is to hold between 6 and 12 months of total payments by way of cash and bank balances.

The current cash and bank status of Harrogate u3a compares favourably to the low cash and bank position existing prior to introducing an annual subscription of £16. This subscription level is comparable with many u3as in the region.

Given the cash and bank position of Harrogate u3a, your Committee has decided that it would be appropriate to continue to hold members' subscriptions at £16 per annum. This level of annual subscription will again be reviewed next year. See below for details all subscriptions rates.

Third Age Trust

As a member of the Third Age Trust, Hu3a enjoys many benefits, not only of indemnity insurance for trustees (to guard against personal liability) but also many policy Charity templates which help us to ensure we are operating in line with relevant legislation and guidance, as mentioned above. This covers such areas as member safety, personal data protection, health & safety, safeguarding and so on. Your Committee routinely look to get best value for its members from our membership of u3a.

The Beacon system is an integrated membership, groups, finance and mailing system. Your Committee look to get best value from its Beacon membership and encourage members to utilise its facilities.

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Communications

As mentioned previously, the Committee are continuing to focus on the development of communications both internally and externally. Monthly newsletters are now being produced with the intention of detailing events taking place in the immediate future. This has substantially replaced the stream of emails previously sent to members. Email notifications will continue to be sent to members in exceptional circumstances.

Hu3a continues to develop a more significant presence on social media. The intention is that this will provide a means of publicising our activities to a wider audience.

More traditional methods of advertising by local newspapers is becoming difficult to arrange, though the Committee continue to consider options

Membership

The maximum number of members during 2024/2025 reached 1098.

Our overall membership continues to steadily increase; with a higher majority of existing members renewing their membership and more new members joining Harrogate u3a.

We are looking to provide more Membership support and information to new members.

Membership subscription levels

As indicated above, the annual member subscription remains at £16 per person for 2025/2026 subscription year. In addition, we have made several changes

- (i) For 2 members living at the same address, membership is now £26 for both.
- (ii) From 1 April each year, member subscription is £8 for the remainder of the subscription year. Thereafter the usual annual member subscription of £16 and £26 will apply.
- (iii) Associate Membership (if already a fully paid-up member of another u3a) will be £10.

Paying Membership Subscriptions

As indicated last year, members have several options by which to pay their membership subscriptions:

- (i) Using Paypal, who basically authorise the transaction (rather than BACS):

This is for renewing membership subscriptions and for new members:
No Paypal Account is required: (PREFERRED Method)

This saves the Membership Secretary considerable time, since the Beacon Membership database is automatically updated using Paypal; rather than requiring a manual intervention by the Membership Secretary

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For the current year (2024/2025) around 31% of members renewed their subscription using Paypal to authorise the transaction. (2023/2024 around 27%)

- (ii) Using BACS (around 46%), who authorise the transaction and the Membership Secretary subsequently updates the Beacon Database.
- (iii) Using cash (around 11%) or cheque (around 12%). For those unable to pay using Paypal or BACS then the option of paying subscriptions by cheque/cash will be maintained.

This method is manually intensive and not preferred. Fortunately, the member numbers using this method of payment is small and reducing year on year.

More comprehensive instructions are on the website.

Membership Cards

Membership cards are now being issued to paid up members. (For those attending open meetings, new members and, those members requesting a membership card)

Groups

We currently have approximately 74 active groups offering a wide range of activities; managed by a team of dedicated group leaders and volunteers.

It continues to be Hu3a's mission to increase and/or duplicate group activities on offer to match members' interests. This can only be achieved by members coming forward to manage and support new groups and to participate more generally in helping with social activities.

Review of the Year

Cash & Bank

When considering the Cash & Bank position, it is important to note that we receive member subscriptions mainly at the start of the subscription year whereas costs are spread throughout the year. The larger costs payable to Third Age Trust take place in April each year. We need to hold monies in reserve for most of the year.

Hu3a continues to be in a healthy cash & bank position due principally to a tight control of payments and maintaining subscriptions at £16 per annum (individual)

The Harrogate Cash & Bank position (not including Groups) at 31 July 2025 was £23,672 compared with a starting position (at 1 September 2024) of £29,196.

Our 31 July overall position included £10,422 on Bank deposit and £1,775 held temporarily in a Paypal account.

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Transactional Activity

In analysing receipts and receivables, several factors are relevant:

- (i) The number of members continues to increase year on year.
- (ii) Year 2024/2025 includes bank deposit interest (£422) in respect of monies on deposit
- (iii) Year 2024/2025 also includes commission receipts arising as a result of a members' holiday booking

In analysing payments and payable, relevant factors are:

- (i) Your Committee has been successful in minimising costs across the board
- (ii) We continue to reap the benefit of reduced postage costs by using the internet as the primary communications source.
- (iii) Our 'Open meeting' costs (venue hire and speaker hire) are noticeably lower than last year. The lower costs arising from choosing the St Marks venue are significant. In addition, low speaker costs this year are unlikely to be repeated. Your Committee aim to seek better quality, affordable speakers.
- (iv) Paypal and Bank charges continue to run at a lower level than Bank charges of several years ago.
- (v) This year we have sought to identify the areas where administration costs are being incurred. For example, we have identified where costs (new member print and postage costs, member meeting costs, etc) are being incurred and have separately identified these.
- (vi) Savings over last year were made in organising social events, where revenues and costs were more closely aligned. The Committee's plan has been (for a number of years) to extend the number of social events on offer. However, in order to do so there will inevitably be a need for more volunteers. In recent years we have been held back by a shortage of volunteers
- (vii) As previously indicated, we have spent on communications and have a stock of brochures for distribution
- (viii) Increases in IT costs includes the purchase of several 2 and 5 year licenses.

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Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and Accounts in accordance with applicable law and regulations.

Charity Commission law requires the trustees to prepare Accounts for each financial period. Under Charity Commission regulations the Accounts may be prepared on a receipts and payments basis.

In preparing Accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently; and
- prepare the Accounts on a going concern basis unless it is inappropriate to presume that the association will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the association's transactions and disclose with reasonable accuracy the financial position of the association and enable them to ensure that the Accounts comply with Charity Commission law.

The trustees are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Ian Munday
Chair

Jeffrey Jones
Treasurer

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Independent Examiner's Report

I report to the trustees on my examination of the Accounts of the above charity for the 11 months ended 31 July 2025.

Responsibilities and basis of report

The Charity trustees are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011.

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Act or
- the Accounts do not accord with the accounting records.

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

Signed: *Cook Trotter Ltd*

Date: *31/10/25*

Name: Cook Trotter Limited

Address: 3 Sceptre House, Hornbeam Square North, Hornbeam Park, Harrogate, HG2 8PB

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Liquidity Resources

	2024/25 £	2023/24 £
Opening Position (1 September)		
Harrogate Head Office	29,196	21,746
Groups	11,718	9,473
Opening position (Total)	40,914	31,219
Received & Receivable	52,846	68,353
Paid & Payable	(58,160)	(58,658)
Closing Position (Total)	35,600	40,914
Closing Position (31 July)		
Harrogate Head Office	23,672	29,196
Groups	11,928	11,718
Closing Position (Total)	35,600	40,914

Note 1: The Financial Statements are substantially prepared on a receipts & payments basis as permitted by the Charities Commission

Note 2: The Bank & Cash balances at Groups have not been inspected. Groups have submitted annual returns.

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Statement of financial transactions

	2024/25	2023/24
	£	£
Received and receivable		
Membership Subscriptions (24/25)	5,597	12,159
Membership Subscriptions (earlier years)	-	7,471
Gift Aid Recovery	2,352	2,268
Miscellaneous (including commissions / interest)	1,371	70
Group Activities	<u>43,526</u>	<u>46,385</u>
	<u>52,846</u>	<u>68,353</u>
 Paid and payable		
Third Age Trust membership	4,318	3,876
Membership promotion	785	-
Third Age Trust publications	3,876	3,047
Beacon & IT Support & IT Licenses	1,748	965
Group Activities	43,316	44,140
Open meeting events	1,178	2,527
Social events	384	1,028
Group events	403	264
Communications	839	-
Office (admin, meetings, consumables, AGM, etc)	763	2,316
Fixed Assets	476	358
Paypal charges	<u>74</u>	<u>137</u>
	<u>58,160</u>	<u>58,658</u>
 Movement for the 11 month period	 (5,314)	 9,695

Note 1: The Financial Statements are substantially prepared on a receipts & payments basis as permitted by the Charities Commission.

Note 2: Group activities receipts and payments have not been verified. Groups have submitted annual returns.

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Notes to the Accounts

Accounting Policies

1.1 Basis of Preparation of Financial Statements

The financial statements are prepared substantially under the receipts and payments basis as permitted by the Charity Commission.

1.2 Fund Accounting

The Trustees seek to hold sufficient banking reserves to cover between 6 and 12 months of total payments.

1.3 The trustees have prepared and approved a variety of policies to ensure the health and safety of its members and assets.