u3a Harlow
Learn, Laugh, Live

Harlow U3A: Trustees' Annual Report 1 April 2025 – 3 1 March 2026

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

Charity Trustees

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

Christine Chesham
Imelda Gunn
Peter Houghton (appointed January 2026)
Joan Jones
Marion Newell
Vipin Patel
Nusrat Shah
Helen Simpson
Hazel Sugarman
Christine Williams
Jane Winterbotham

Peter Houghton was appointed a Trustee in January 2026, having previously been the independent assessor of the accounts which were signed in October 2025.

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.

Harlow U3A is affiliated to the Third Age Trust (TAT); it subscribes to TAT's 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 675 members at the beginning of April 2025 and 641 at 31 March 2026. Its members chiefly live in Harlow and its nearby towns and villages. Of the total membership, approximately 10% 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: we have three keep fit classes; walks for different abilities; and indoor sports (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 organize well attended craft days and residential meetings from time to time;
- languages: we have French and Spanish conversation groups;
- gardening, 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, bridge, Mah-jong 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 visits. It also arranges an annual holiday within the UK.

out the role. (Role descriptions have already been established and shared on the website.)

In 2026 it was agreed to form a working party to review and update the Group Facilitators' Handbook, which is ongoing. Again, as part of succession planning, the Trustees have sought to introduce a shadowing scheme for posts for which it is known that the current holder will complete their term of office in the very near future.

The Trustees believe that openness and transparency within our organisation is important; key documents such as reports relating to the Charity Commission, Finance and Budget are shared with members. The minutes of the monthly Committee meeting are published on the website, as are all policies and the documents relating to the AGM. (Prior to the AGM, the relevant documents are emailed or posted to members)

In September 2026, Harlow u3a introduced a survey designed to ascertain members' opinions. It will survey their views on the current organisation and invite suggestions of what they would like to see going forward. Once the results have been collated they will inform our future planning and, of course, be shares with the membership.

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. In addition, a Committee member has taken on specific responsibility to ensure new members feel welcome and supported at the monthly meetings. New members are welcomed, by name, in the monthly newsletter. It is hoped these actions will ensure they feel valued and part of our community.

Monthly General Meetings, offering a 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 Blackpool. The trips are very popular and are good value for money; there is often a waiting list for places. Their success is thanks to the very hard-working members of the Visits and Outings Team who are incredibly committed and well organized.

We 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. One Trustee was appointed for a first term during the year.

Harlow U3A is managed by its volunteers who are either Trustees and sit on its Committee or facilitators who manage the activity groups. There are no paid roles or employees, though a few groups use professional instructors on a fee paying basis.

We have the following policies that are expressed in formal statements and published on our website:

Data Protection

Privacy

Safeguarding

Website Terms of Use

Financial Policies

These policies undergo an annual review by the Trustees to ensure they are up-to-date and remain fit for purpose. In addition, the Trustees have agreed policies for Health and Safety and also Equality, Diversity and Inclusion.

The Trustees of Harlow U3A are mindful of the need to offer relevant support and guidance to new post holders on the Management Committee and to group facilitators - and also the importance of succession planning. They are aware that members who take on specific responsibilities within the organisation should feel that they have sufficient guidance to allow them to carry out their duties to the best of their ability and that there is hands-on support on offer. To that end, the Trustees are collating handbooks for all post holders which will outline key tasks and practical guidance on carrying

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 local magazines CM17 and Lea Vally Flyer. Information about our groups/events/members have been published in the U3A Eastern Region Bulletin and TAT magazine.

We have involved ourself in the local community with representatives from the Committee attending events at our local Hindu Society and a Community Féte at Harlow Museum. In December 2025 Harlow u3a's Choir was invited by the Princess Alexandra Hospital Trust to sing at its community Christmas Carol Service; members of the choir also toured the wards of Princess Alexandra Hospital and residential care home, to sing carols in the run up to Christmas to bring festive cheer to the patients, residents and staff. It was very well received.

For National u3a Week in September 2026, we have extended the initiative to the entire month to allow more participation by members. With this year's theme being Expanding Horizons, a significant number of groups are inviting their peers to "taster" sessions. During the month, members will be able to try out playing the ukulele, walking rugby, singing in a choir, exploring cultural aspects of the local area and fitness activities, to name just a few.

Our website continues to be a valuable source of information for members and those interested in finding out more about Harlow u3a; it is updated monthly to ensure information on the site is current. We have established a social media account, Harlow Third-Age, on Facebook and have a growing number of "friends". It is proving a valuable asset in reaching members and sharing recent events and upcoming news. 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.

We strive to expand the opportunities on offer to members and regularly invite them to suggest/organise new groups. Currently we are exploring Line Dancing, Circuit Training and Board Games groups.

Financial Review

Our activities are divided financially into two parts, each represented in a ledger and supported by a bank account. The General account is for membership fees and cross-organisation income and expenditure; the Groups account covers the activity groups, including the trips organized.

Income to fund general members' activities and central costs comes mainly from members' fees and from Gift Aid, with a small amount from sales and raffle proceeds. The principal expenditure is on the Third Age Trust per capita subscriptions and services provided by the Third Age Trust; and on General meetings and on administrative costs.

The income in the Groups account comes from the fees members pay to participate in some groups (some have no costs and do not charge a fee) and expenditure by groups is principally on the hire of meeting rooms and halls and on instructors; groups or collections of associated groups are required to be self financing and each is accounted for separately.

The expenditure for trips is chiefly on the hire of coaches and admission to destinations and events: trips 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 membership fee was held at the same level for the third year; income from membership fees, gift aid and fundraising and miscellaneous income was £11,448 and our expenditure on general activities (Third Age Trust subscriptions, general member meetings and administration costs) was £10,293. Our total income including fees for groups and for trips was £53,196 and our total expenditure £50,980, giving a net movement of funds of £2,216. Our bank balances at the year end were £10,460, most of which was held in an instant access deposit account.

Balance sheet and policy on reserves

We have no fixed assets and our total assets are held in cash, with balances as stated above plus a small amount of petty cash. 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 2025-26: 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. The aforementioned survey will offer useful information for this process. 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:



Name: Helen Simpson

Designation: Trustee, Treasurer

Date: 9 November 2026

Harlow u3a

Annual Accounts April 2025-March 2026

Certificate

I have examined the records of Harlow U3A for the year to March 2026. I confirm that proper accounting records were kept and I certify that the final accounts at 31 March 2026 are a true and fair view of the position at that date.

Signed: Denise Brooking

Name: D. M. BROOKING

Date: 31-7-2026

Harlow U3A: Annual Acounts Summary for the year ending 31 March 2026

	2024 - 25				2025 - 26			
	TOTAL £	GENERAL £	GROUPS £	TRIPS £	TOTAL £	GENERAL £	GROUPS £	TRIPS £
RECEIPTS								
Membership subscriptions	**9,566.00**	9,566.00			**9,954.00**	9,954.00		
Gift aid	**1,126.09**	1,126.09			**1,006.90**	1,006.90		
Events (net)	**(60.00)**	(60.00)			**90.50**	90.50		
Fundraising, Sales and Other	**423.87**	423.87			**284.00**	284.00		
Interest	**269.38**	138.56	130.82		**221.19**	112.75	108.44	
Group fees	**18,091.90**		18,091.90		**19,452.87**		19,452.87	
Trips receipts	**18,062.79**			18,062.79	**22,186.14**			22,186.14
Total receipts	**47,480.03**	**11,194.52**	**18,222.72**	**18,062.79**	**53,195.60**	**11,448.15**	**19,561.31**	**22,186.14**
EXPENSES								
Third Age Trust								
Capitation	**(2,100.00)**	(2,100.00)			**(2,424.00)**	(2,424.00)		
Third Age Matters	**(668.21)**	(668.21)			**(1,367.20)**	(1,367.20)		
Beacon and website	**(640.00)**	(640.00)			**(725.00)**	(725.00)		
Meetings								
Venue hire and refreshments	**(11,132.47)**	(2,771.47)	(8,361.00)		**(11,939.10)**	(2,375.00)	(9,564.10)	
Speakers and Entertainers	**(960.60)**	(960.60)			**(1,411.94)**	(1,411.94)		
Equipment	**(103.59)**	(103.59)			**(1,191.60)**	(1,191.60)		
Fees	**(132.21)**	(132.21)			**(134.37)**	(134.37)		
Paid instructors	**(10,038.00)**		(10,038.00)		**(8,842.00)**		(8,842.00)	
Entrance fees	**(8,634.25)**			(8,634.25)	**(11,368.25)**			(11,368.25)
Coach hire	**(7,315.00)**			(7,315.00)	**(7,783.76)**			(7,783.76)
Other expenses	**(1,892.47)**	(517.81)	(143.35)	(1,231.31)	**(3,792.73)**	(663.44)	(1,945.73)	(1,183.56)
Total expenditure	**(43,616.80)**	**(7,893.89)**	**(18,542.35)**	**(17,180.56)**	**(50,979.95)**	**(10,292.55)**	**(20,351.83)**	**(20,335.57)**
Net movement of funds	**3,863.23**	**3,300.63**	**(319.63)**	**882.23**	**2,215.65**	**1,155.60**	**(790.52)**	**1,850.57**

BALANCE SHEET		31-Mar-25				31-Mar-26		
		TOTAL	GENERAL ACCOUNT	GROUPS ACCOUNT (including Trips)		TOTAL	GENERAL ACCOUNT	GROUPS ACCOUNT (including Trips)
		£	£	£		£	£	£
Cash book balance brought forward		**16,078.74**	6,004.18	10,074.56		**19,941.97**	9,304.81	10,637.16
Net movement of funds		**3,863.23**	3,300.63	562.60		**2,215.65**	1,155.60	1,060.05
Cash book balance at year end		**19,941.97**	**9,304.81**	**10,637.16**		**22,157.62**	**10,460.41**	**11,697.21**
Bank balances at year end								
Current		**921.21**	**294.43**	**626.78**		**1,140.59**	**451.88**	**688.71**
Reserve		**19,020.76**	**9,010.38**	**10,010.38**		**21,017.03**	**10,008.53**	**11,008.50**
Total		**19,941.97**	**9,304.81**	**10,637.16**		**22,157.62**	**10,460.41**	**11,697.21**
Unpresented cheques		**0.00**				**0.00**		
Net assets excluding petty cash		**19,941.97**	**9,304.81**	**10,637.16**		**22,157.62**	**10,460.41**	**11,697.21**
Asset : turnover ratio		***42%***				***42%***		
Petty cash		**185.01**		**185.01**		**208.82**		