

HGS U3A Trustees Annual Report & Financial Accounts 2021

REPORT OF THE TRUSTEES

HGS UNIVERSITY OF THE THIRD AGE
REGISTERED CHARITY NO.1182530
FOR YEAR ENDED 31 MAY 2021

Members of the Executive Committee of Hampstead Garden Suburb U3A (HGS U3A), all being Trustees of HGS U3A, present their report and the accounts in respect of the financial year ended 31 May 2021.

Status

HGS U3A is a Charitable Incorporated Organisation (“CIO”), registered as a charity by the Charity Commission for England and Wales with registration number 1182530. Its registered address for correspondence is Fellowship House, 136a Willifield Way, Hampstead Garden Suburb, London, NW11 6YD and its website address is: <https://hgsu3a.uk/>. It operates under a Constitution approved by the Charity Commission.

Executive Committee

HGS U3A is managed by its Executive Committee. During the year, the composition of the committee changed several times, partly due to the disruption caused by the coronavirus pandemic.

On 5 March 2020, Professor Margaret Harris accepted co-option as Trustee and Vice Chair.

On 30 March 2020, Betti Blatman resigned as Trustee and CIO Secretary.

Professor Harris resigned as Trustee and Vice Chair on 20 June 2020 but agreed to continue to support the Executive Committee as a delegate to the London Network of u3as, as well as analysing a membership survey.

In accordance with the Constitution, two trustees, Jack Berkovi and David Powers, stood down at the last Annual General Meeting, held on 14 July 2020. Both, having served only two years since their initial election at HGS U3A’s inaugural AGM on 17 July 2018, were eligible to stand for re-election and agreed to do so.

The AGM elected the following to the Executive Committee after a formal nomination process:

Chair – Jack Berkovi
CIO Secretary – Wendy Fishman
Webmaster – David Powers

All agreed to stand for a period of up to three years.

Wendy Fishman subsequently resigned as Trustee and CIO Secretary on 5 October 2020.

On 30 December 2020, Richard Abramson and Alan Lee were co-opted as Trustees to serve as Vice Chair and Beacon Administrator respectively.

On 14 January 2021, Mayah Weinberg was co-opted as Trustee and CIO Secretary.

On 26 May 2021, the Chair of HGS U3A, Jack Berkovi, died.

As of 31 May 2021, the Executive Committee and Board of Trustees comprised:

Chair — vacant

Vice Chair & Groups Organiser and Co-ordinator — Daphne Berkovi

Vice Chair — Richard Abramson

Treasurer — Arjun Matthai

CIO Secretary — Mayah Weinberg

Membership Secretary — Margaret Bendor

New Groups Organiser — Eleanor Levy

Webmaster — David Powers

Beacon Administrator — Alan Lee

The co-opted Trustees, Richard Abramson, Alan Lee, and Mayah Weinberg, are required under the Constitution to retire at the end of the next AGM, scheduled for 29 July 2021. Two of them, Richard Abramson and Mayah Weinberg, have agreed to stand for election at the AGM. Alan Lee has decided to withdraw as Trustee but will continue to support the Executive Committee as Beacon Administrator.

The Executive Committee owes deep gratitude to our founding Chair, Jack Berkovi, for his extraordinary contribution to HGS U3A. He worked tirelessly to establish the u3a, building it up from nothing within a few years and helping maintain its activities through the difficult period of the coronavirus pandemic and successive lockdowns. The remaining Trustees extend their deepest condolences to his widow, Daphne Berkovi, who also put huge efforts into ensuring the success of HGS U3A. Daphne has subsequently decided to step down from her u3a roles. We thank her for her immense contribution.

Advisers to the Board of Trustees

Michael Berg (Zoom Administrator)

Roger Cookson (New Groups adviser)

Margaret Harris (one of our two members on the London Region Committee)

Neng Chong (IT adviser and trainer)

Hazel Finn (Newsletter Compiler)

Joan Mushin (Volunteers Officer)

Lisa Wolfson (Liaison Officer for Middlesex University)

Public benefit

The public benefit role of HGS U3A is the advancement of education, and in giving effect to that role the Executive Committee have had regard to the Charity Commission's guidance on public benefit.

Objects

The objects of HGS U3A, in accordance with its Constitution, are:

'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 development.'

HGS U3A meets these objects and provides public benefit by enabling members to share their knowledge and experience and thereby continue to learn, in particular through establishing Interest Groups and convening other meetings of members

Although there is no geographical restriction on its membership, as its name implies most of the members of HGS U3A live in Hampstead Garden Suburb and the adjoining areas. The Interest Groups form its core, reflecting the knowledge, skills and experience of its members. Some groups are led by experts (for example languages, yoga) and others are based on equal participation. Until the Covid-19 (“CV”) outbreak, the majority of Groups met in members’ homes, which provided a relaxed and friendly atmosphere; other Groups met in hired facilities (for example the Free Church Hall for table tennis) or outdoors (for example Thames walks). In addition, HGS U3A organises regular topical talks inviting high profile, unpaid, external speakers. The situation regarding hired facilities will be kept under review until it is safe for members to use them.

The Executive Committee complies with the new General Data Protection Regulation. HGS U3A has established policies and procedures in line with this regulation and other legal requirements.

Interest Groups

Currently around 50 interest groups continue to meet virtually on Zoom and other online platforms.

Group Leaders and Facilitators are key to the success of the whole u3a and our thanks go to them all. The Groups Organiser and Chair keep them all informed on a regular basis through the Groups Update bulletin.

Membership

The total membership of HGS U3A at 31 May 2021 was 447, including 12 Honorary Members. On enrolment members receive a Membership Card.

Volunteers

We are all volunteers running our u3a.

External Relationships

We are involved with a number of organisations – firstly two delegates (Daphne Berkovi our former Vice Chair and Margaret Harris) have attended virtual u3a London Regional Meetings and other related events throughout the year that were arranged by the advisory body to all u3as in the UK, The Third Age Trust – and secondly David Powers is a member of the national Beacon Support Team helping other u3as migrate to the online Beacon membership database and creating training videos.

We also network and partner with any organisations where there can be mutual benefit such as a reciprocal partnership with Middlesex University; members of HGS U3A have assisted students with career mentoring and research and in return academic staff of the university have given a series of lectures to our members.

Beacon Database

HGS U3A manages the membership database, Beacon, through its Beacon Administrator. It is used for group e-mailings, reporting membership statistics and recording subscriptions including Gift Aided subscriptions.

Charity status and Gift Aid

HGS U3A became a Charitable Incorporated Organisation (CIO) on 19 March 2019 and from that date is able to claim Gift Aid from HMRC on subscriptions that have been Gift Aided to HGS U3A by its UK tax paying members.

The contact with the Charity Commission and HMRC continues to be our Treasurer, Arjun Matthai.

Accounts

Please refer to the Treasurer's Report.

Mr Ravi Patel was confirmed at the 2020 AGM as the Independent Examiner of our Financial Accounts and the Executive Committee recommends that he continues as the Independent Examiner during the coming Financial Year.

Subscriptions

The new Financial Year will be a year of transition to a new normal with a likely mixture of physical, virtual and hybrid group meetings. The Executive Committee recommends no change to the annual subscriptions for existing members of £25 for an individual member and £40 for two members living at the same address for members who pay by bank transfer/BACs. A small premium of £2 will be charged for payments made by cheque. These subscription rates will also apply to new members.

Our Thanks

HGS U3A is a voluntary organisation that is run by and for its members. The Executive Committee are grateful to all the Advisers, the Group Leaders and Facilitators and other members who have contributed so much time, energy and expertise in organising, maintaining and developing HGS U3A's activities. This has led to an active, vibrant and successful organisation despite Covid restrictions.

This report was approved for distribution to our members by the Executive Committee on 8 July 2021.

Treasurer's Report for the Financial Year Ended 31 May 2021

I refer you to the Income and Expenses and Balance Sheet for the Financial Year Ended 31 May 2021 that has been independently examined by the Independent Examiner, Ravi Patel as he did last year. His report is included with the package of financial documents.

Gross Income for the year of £17,368 including Gift Aid of £3,739 was down from £24,978 in the previous year due to reduced subscriptions & other income.

However, we ended the Financial Year with a surplus of £11,384, up from £7,271 in the previous year with cash in the bank of £25,582 due to reduced costs and expenses of £5,984, down from £17,707 in the previous year resulting from reduced activity because of Covid.

Detailed analysis and comparison of costs & expenses between 2021 and 2020 is set out in the Costs and Expenses Schedule.

Reserves at 31 May 2021 stood at £28,232, chiefly represented by £25,582 cash in the bank.

Despite Covid restrictions, 50 HGS U3A group activities continued this past year mostly on Zoom

As Covid restrictions have recently been eased we expect in-person group meetings to increase since the social side of group activities is an important attraction of U3As across the country. Subject to appropriate risk assessment and compliance with Govt guidance, in-person meetings could take place in people's homes or in hired halls and consequently we expect expenses to increase in the coming year, particularly for hall hire.

However, some groups may decide to continue to meet virtually and others may decide to experiment with hybrid meetings, i.e. with some members meeting in person and others participating in the same meeting on Zoom. We are in the process of working out the technicalities.

We propose that subscription rates for the subscription year beginning 1 September 2021 remain unchanged despite the expected increase in expenses. Any surplus in the Financial Year to 31 May 2022 will depend on the rate of membership renewals.

The Trustees look forward to your on-going support for HGS U3A and your participation in a variety of group activities in person, virtually or through a mix of the two.

Financial Accounts for the year to 31 May 2021

INCOME		£	EXPENSES		£
Subscription by Cheques & Cash	1 June 2020 - 31 May 2021	1876			
Subscription by Bank Transfers	1 June 2020 - 31 May 2021	8431	Subscription Paid to 3rd Age Trust		1542
Subscriptions by Other	1 June 2020 - 31 May 2021	0	Magazine Subscription Paid to 3rd Age Trust		1273
Less Rebates		0	Beacon Fee Paid to 3rd Age Trust		528
Total Subscriptions		<u>10307</u>	Total Payments to 3rd Age Trust		<u>3342</u>
Subscriptions Accrued & Cfd to Subscriptn Year 2020-21 ending 31 Aug 2021		-2017			
Deferred Subscription Income from 2019-2020 Released from Reserves Bfd		4332	Hall Hire -		
Gift Aid & Donations		3739			
Bridge Supplies		0		Alyth	0
Topical & Other Talks: Teas & Coffee Collections		0		Fellowship House	0
Theatre Tickets Collections		0		Free Church + Free Church Hall	400
Yoga Receipts		0		Golders Green Library	0
Table Tennis Collections & Insurance Claim		1006		Unitarian Church	0
Excursion Receipts		0		Quakers Hall	0
First Aid Collections		0		Total Hall Hire Costs	<u>400</u>
Sundry BACS & Cheques		0	Other Costs & Expenses (see analysis)		2242
Total Income		<u>17368</u>	Expenses & Costs Paid		<u>5984</u>
Reversal of 31 May 2020 Expenses Payable		0			
Expenses & Costs Paid		5984			
Less Expenses already accounted for in Y-E 31/5/20 Financial Accounts		0			
Expenses Payable		0			
Total Expenditure		<u>5984</u>			
Cum Surplus for period to 31 May 2021		<u><u>11384</u></u>			

ASSETS	£	LIABILITIES	£
Fixed Assets (Details in Fixed Asset Register)	222	Reserves at 31 May 2020	19,164
Current Assets		Release of 31 May 2020 Deferred Subscription Income	-4,332
Cash in Bank	25582	Deferred Subscription Income	2,017
Float	27	Cumulative Surplus to 31 May 2021	11,384
Prepaid Subscription to 3rd Age Trust	1269	Reserves at 31 May 2021	<u>28,232</u>
Prepaid Magazine Subscription to 3rd Age Trust	760	Current Liabilities	
Prepaid Beacon Fee to 3rd Age Trust	372	Invoices Payable & Sundry Creditors	0
Total	<u><u>28232</u></u>	Total	<u><u>28,232</u></u>

Analysis of Expenses & Other Costs:

	12 months to 31/5/21	12 months to 31/5/20
	£	£
Other Expenses		
Mail Chimp	86	108
Website & Related Costs	148	144
Other Software	126	104
Zoom Pro Video Licences	499	288
Survey Monkey (survey software)	288	288
Stationery, Postage costs, etc. via Pcash/Chqs	22	1096
Food, Tea, etc for Topical Talks	0	45
Handbook Printing Software	0	391
Adobe for Handbook	0	354
Printing Ink, Prntng Paper, etc.	171	330
Printing M'ship Cards, etc	0	175
AGM Printing Costs	0	0
Registered Address Fee	120	120
Sundry	7	0
Total Other Expenses	1467	3443
Other Costs		
Yoga	0	2025
Table Tennis: Balls, Coaching, etc	0	373
Reimbursement of Broken TT Table	765	0
Bridge - supplies - Richmond Bridge	0	0
Theatre Tickets	0	625
Wine: TT Speakers & Cffee Concert	0	6
Excursions	0	170
Printing Song Sheets	0	40
Festive Tea & New Members Tea	0	49
St John's Ambulance - First Aid Course	0	300
Cleaning up costs	0	40
Misc costs	10	0
Total Other Costs	775	3628
Total Other Expenses & Other Costs	2242	7071



Section A

Independent Examiner's Report

Report to the trustees/ members of

HGS U3A C10

On accounts for the year ended

31st May 2021

Charity no 1182530 (if any)

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/05/2021

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and~~ I am qualified to undertake the examination by being a qualified member of ACCA.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

10/06/2021

Name:

Mr R S Patel

Relevant professional qualification(s) or body (if any):

ACCA

Address:

34 MALMES CROFT,

HEMEL HEMPSTEAD, HERTS,

HP3 8QY, UK

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None.