



Saffron Walden

Registered Charity Number 290670

ACCOUNTS FOR YEAR ENDED 31ST JULY 2025

		RECEIPTS AND PAYMENTS ACCOUNT			
		2024-25		2023-24	
Balances Brought 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 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
Receipts 2023-24					
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
Paypal					
Payments 2023-24					
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
Paypal*					
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
Balances Carried Forward					
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