

# THE WARWICK DISTRICT U3A

England & Wales · Charity number 1038532

## Details

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Other names	WARWICK DISTRICT U 3 A
Status	Registered
Legal form	Other
Registered	1994-06-10
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	140 Stratford Road Warwick CV34 6BQ
Phone	01926259923
Website	<a href="https://warwickdistrict.u3asite.uk">https://warwickdistrict.u3asite.uk</a>

## Activities

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**Objects:** 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 PERSONAL DEVELOPMENT.

**Activities:** TO ADVANCE EDUCATION OF THE PUBLIC AND IN PARTICULAR THE EDUCATION OF OLDER PEOPLE NO LONGER IN FULL-TIME EMPLOYMENT. TO PROVIDE APPROPRIATE FACILITIES AND RESOURCES TO THIS END.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Recreation
- **Who:** Elderly/old People

## Geography

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- **Area of benefit:** WARWICK DISTRICT
- Warwickshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£101,144	£93,727	-	-
2024-08-31	£64,698	£58,753	-	-
2023-08-31	£38,099	£39,787	-	-
2022-08-31	£37,169	£37,064	-	-
2021-08-31	£15,909	£10,335	-	-

## Trustees

Name	Role	Appointed
<b>Annette Clare Johnson</b>	Chair	2023-02-08
ANNE Margaret Powell		2023-09-11
Ann Bailey		2017-02-08
Jennifer Hemming		2020-02-12
Jennifer Kathleen Hasnip		2026-02-11
Sam Sexton		2017-02-08
Susan Meeks		2023-06-13

**THE WARWICK DISTRICT U3A**

England & Wales - Charity number 1038532

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# Accounts

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**THE WARWICK DISTRICT u3a**

**Registered Charity Number 1038532**

**ANNUAL REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED**

**31 AUGUST 2025**

**Principal Address:**

**Hon Secretary  
140 Stratford Road  
Warwick  
CV34 6BQ**

**Governing Constitution: Adopted 7 July 1993 as amended 27 April 1994, 9 April 2004, 18 April 2007, 14 December 2011, 12 July 2018 and 29 March 2019**

**THE WARWICK DISTRICT u3a**  
**Registered Charity number 1038532**

**Annual Report and Accounts for the year ended 31 August 2025**

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## THE WARWICK DISTRICT u3a

### **Trustees' Annual Report for the year ended 31<sup>st</sup> August 2025**

The Trustees and the Management Committee are responsible for the co-ordination, development and financial management of The Warwick District u3a (WDu3a). The Management Committee has 4 officers, Chair (subject to annual election with a limitation of 3 consecutive years in post) and Vice-Chair, Treasurer and Secretary who are subject to annual election. In addition there may be up to 6 Committee members serving a 2 year term. The Management Committee may also co-opt members within the provision of the constitution. Generally each committee member has a specific responsibility.

WDu3a is an unincorporated charity which means that trustees are financially responsible for any debts.

#### **The Management Committee and Trustees during the year were:**

Clare Johnson	Chair
Ann Bailey	Membership Secretary & Acting Vice Chair
Mike Cronin	Treasurer
Susan Meeks	Secretary (from June 2023)
Sam Sexton	Info Editor and IT Manager
Jen Hemming	Group Coordinator
Anne Powell	Publicity Officer

Members of the Management Committee are appointed from the membership. Elections are held annually at the AGM which is held within 6 months of the end of the WDu3a financial year.

The WDu3a is independent of, but operates under the guidance of and in conformity with, the policies and rules of the Third Age Trust (TAT). As an affiliated group, we are entitled to attend the TAT AGM and to vote on resolutions placed before it.

#### **Aims, Organisation and Activities**

To advance education of the public and in particular, the education of older people no longer in full-time employment and to provide appropriate facilities and resources to this end.

The above objective is promoted by the following activities:

- a) The arrangement of open meetings at which guest speakers talk on a variety of subjects and time is available for social contact.
- b) The arrangement of outings and holidays to places of interest.
- c) The support of the formation of groups of members who pursue a particular interest or activity which is within the aims and objectives of WDu3a.
- d) The circulation of relevant publications to members.
- e) The provision of a welcoming and supportive environment to all new and existing members. This includes the provision of greeters at open meetings and trying to keep waiting lists for popular groups to a minimum.
- f) The maintenance of contact with neighbouring u3as to promote activities of common benefit.

## Public Benefit

The Trustees complied with their duty to have due regard to the Charity Commission's public benefit guidance (set out in section 40 of the Charities (Accounts and Reports) Regulations 2008) in deciding what activities the charity should undertake. The trustees consider that the charity's activities reflect our aims and objectives and that they are designed to provide accessible services and activities that benefit the appropriate sector of the public in accordance with our charitable activities. Public benefit is demonstrated through all of the activities outlined above.

## Activities

Warwick District u3a is a thriving organisation with nearly 1100 members and new people joining us each month. There are over 90 groups covering a wide range of activities including languages (ancient and modern), transport, history, literature, art, craft and more energetic pursuits such as badminton, bowls, cycling and walking. There are also a number of social groups such as the eating groups and a regular coffee morning for those who would like to meet other members for a chat. We have added a number of new groups and some different offers. Monday morning exercise classes are proving popular. Our new members meeting often raises ideas for new groups as well with Astrology being added to our offering. It is the sheer range of what is on offer that I believe has attracted and continues to attract people to join us. We always welcome other ideas and thanks goes to Jen Hemming for managing all these so well. I know Group Leaders appreciate her hard work.

Open Meetings continue on the second Wednesday of the month and are now held at St Peter's Hall in Dormer Place. We have a regular attendance of about 80 members and all are welcome. A full list of topics is publicised on our website and in the monthly newsletter. Our thanks go to those members who serve us refreshments after the meeting, always a much enjoyed to meet and talk with others. Our Christmas open meeting was held at the Irish Club and was a wonderful, celebratory event enjoyed by all.

We have had several trips and excursions, the number of which have increased due to the formation of the outings group who organise them. I am delighted that take up of these outings has been excellent and we have all enjoyed visiting new places. These have included outings to the theatre; five days on a warm Isle of Wight; trips to London, Hardwick Hall and Blenheim, Further trips are planned, and more help is always welcomed.

We also held our annual Group Leaders' Forum and as ever, we thank these folk for their continued hard work. This organisation is indebted to you all and I know your group members will join me in saying thank you. We held our first Christmas lunch which was excellent and thanks to Ann Bailey for organising it. I think this will become an annual event. We have held study mornings on topical issues and our thanks to Chris Forse for these. We continued to produce our magazine 'Info', now down to 3 editions a year. We are indebted to Sam Sexton for his work in editing Info and other communications in which he has been ably assisted by the team of IT experts. Margaret Barretto was instrumental in setting up our organisation on Beacon, a new data management system that enables more interaction with members of groups and renewals. Our thanks to her for the hard work involved in doing this.

The newsletter is produced 9 times a year and Info, our magazine, three times a year. Much appreciation is felt for those who edit and contribute to these mines of information. They are sent at the beginning of each month so you are always up to date.

We continue to operate under the jurisdiction of our parent body the Third Age Trust who among other things provide us with the security of their public liability insurance. We also remain cognisant of advice from the Charity Commission and of bodies like the Ramblers' Association for their relevant advice in conducting our affairs. Our financial situation remains secure and the rate of subscription to £18 does currently cover our costs. The Treasurer will add detail in his report.

Your committee is now comprised of nine people with Jenny Hasnip and David Lane having recently joined us. There will be two vacancies, one of which is a vice chairman. We are a very hard working but friendly group and if you feel you have something to offer then please come forward and talk to us. I would like to record my thanks to the committee, who meet monthly, for their work to ensure your U3a runs efficiently. In particular I would like to express my thanks to Mike Cronin who steps down as Treasurer at our AGM. He has given such wonderful service to this organisation and left our finances well organised for the new Treasurer to take over.

Our u3a is an entirely volunteer-run organisation with no paid officers, and we rely on all of us contributing to our activity. We are really fortunate to belong to such an active and vibrant u3a with so many opportunities to keep us socially engaged whilst pursuing our aim of lifelong learning. There is plenty to excite us and keep our brains and bodies active and to keep us young. It is a fact that the more you get involved, the more you will get out of this wonderful organisation.

Clare Johnson



Chair

Date:



## THE WARWICK DISTRICT u3a

### **Group Coordinator's Report for the year ended 31<sup>st</sup> August 2025**

This year has seen an increase in the number of groups to 97, covering a wide range of interests. New Groups include Astrology, Ancient Egypt, Ancient Near East, Quiz, Science for Everyone, Inspirational Writing, Pickle 2, Exercise Classes and Concert Goers.

Our TRUGS (The Really Useful Group), who help out at our events and functions, putting out chairs, making tea, serving food etc., has greatly increased in size. We are most grateful for to them and all members who help out as we are a small committee.

We have continued to run our Wellness Sessions and have had talks on Astrology, How to Self Publish, Staying Safe of Line, Gut Health and Citizens Advise Bureau among others. These sessions will continue, they are open to everyone and are free to attend.

We are continuing with our Members Coffee Mornings, which are held on 1<sup>st</sup> and 3<sup>rd</sup> Wednesday mornings of each month, in the Coffee Break in the Royal Priors These are also open to all members.

We have continued to liaise with other local u3as to offer more choice of activities to our members.

Thanks to all of our 153 Group Leaders for all their hard work during the year. Their work is invaluable, indeed essential to making our u3a such a success. Their efforts are greatly appreciated by the Committee and members.



PP Jen Hemming

Group Coordinator

Date:

21 January 2026

## THE WARWICK DISTRICT u3a

### Treasurer's Report for the year ended 31<sup>st</sup> August 2025

The financial statements give details of the net income/expenditure for the year and the net assets at the end of the year. The statements are prepared using the accrual, rather than the cash basis of accounting giving a more accurate representation of our financial health as it also takes account of liabilities at the year-end rather than simply focussing on cash movements. Our overall end of year financial position has improved since last year largely due to the impact of the increase in membership subscriptions. At the year-end our total funds showed an increase from £25,147 to £32,564. This comprised assets of £43,038 less net liabilities of £10,475.

In line with Charity Commission reporting guidelines our finances are split between unrestricted and restricted funds. Unrestricted funds are those funds used for WDU3a administration and educational activities open to all. Restricted funds are those 'restricted' to specific uses – in our case these are funds used for dedicated social/educational activities provided by special interest groups or specific events, trips and outings.

#### **Unrestricted funds – WDU3a administration etc.**

Overall income in this category for the year totalled £21,432 compared to expenditure of £15,434. The main contributors to this are detailed below:

#### **- Membership subscriptions (£18,406)**

Membership subscriptions for the 2024-25 year amounted to £18,406 which reflects a 6% increase on previous year. As the subscription rate was unchanged from the previous year this reflected a welcome increase in member numbers.

This figure represents only 2024-25 membership income and excludes cash received relating to future years' membership. Membership subscriptions received in the reporting year relating to the following year (i.e. 2025-26) amounted to £8,830. As this amount relates to future years it is shown as owed to the membership at 31 August 2025.

At time of writing we are at the end of the renewal period for the 2025-26 membership year and at almost 1100 members we have now exceeded our previous pre pandemic high point of membership numbers.

#### **- Gift Aid (£2,240)**

The Gift Aid claim received in the year under review (£2,240), is 8% up on the previous year reflecting a slight increase in the number of claimants year on year. Gift Aid receipts continue to be a welcome source of income and are used to subsidise (subject to Management Committee approval) events open to all such as monthly open meetings, new members meetings and the annual AGM.

#### **- Charitable activities (Expenditure £15,434).**

Overall expenditure is similar to last year the bulk of the expenditure covers membership and administration related costs. This year we saw costs associated with the introduction of the new Beacon membership system and increased costs of the production and distribution of Info magazine and more Wellness sessions open to all members. These increased costs were largely offset by a one off reporting adjustment in TAT membership fees charged to

this year due to over accrual in previous years. Expenditure is identified in detail in Notes 5 and 6 on Page 14.

### **Restricted funds – Specific activities/events and individual group activities**

Overall income in this category totalled £79,493 compared to expenditure of £78,293. The two contributors to this are detailed below:

#### **- Trips, excursions and holidays (Income £56,591, Expenditure £56,955).**

The year under review has seen an interesting and varied programme of social trips and events. This included day trips to Hampton Court, Castle Ashby and Blenheim Palace, lengthier trips to Isle of Wight and Kent and a number of concert/theatre trips including La Boheme, a Matthew Bourne ballet and Thenford Arboretum. Trips and events remain an important part of our offering to members and we will continue to offer a varied menu of activities hopefully appealing to a wide cross section of our membership.

#### **- Group Funds (Income £22,902, Expenditure £21,339)**

Individual groups receive income from their members to cover costs in line with their regular activities. For the most part these amounts are relatively small and their cash balances are minimal. Those groups who do hold cash balances are listed in Note 7 to the Accounts on Page 15. We saw an increase in group income and expenditure during the year reflecting a healthy increase in group offerings to our members. Of the total group funds of £6,053 held at the end of the year, £1,915 was held as cash by individual groups with the remainder being held centrally in the WDu3a Activities Account.

As a Management Committee we continue to monitor the Group Financial processes during the year to ensure we maintain a high standard of financial integrity across Group finances. I thank the Group Leaders for their support in ensuring these processes are adhered to.

### **Reserves policy**

In line with the Charity Commission and TAT guidelines to retain an appropriate level of reserves in order to meet any unforeseen costs, WDu3a has determined that general (i.e. unrestricted) reserves should be held at a level of at least six months unrestricted expenditure. Based on 2024-25 unrestricted cash expenditure of £19,864 this amounts to £9,932. The relevant unrestricted cash amount of £18,149 is well in excess of the six month minimum level at just under eleven months. This gives us a healthy cash buffer against future inflationary cost increases and a significant period of stability at existing membership subscription levels.

Finally I would like to extend my thanks to the rest of the Management Committee and of course, Group Leaders for their active support in ensuring we continue to maintain a financially sound organisation.



Mike Cronin

Treasurer

Date:

13 January 2026

## THE WARWICK DISTRICT u3a

### Statement of Trustees' responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that the charity is a going concern with regard to section 3.38 of the Charity SORP. Our membership numbers are now in excess of pre Covid levels and we continue to increase the number and variety of offerings to our members. Financially we can continue as a going concern.

#### **Recruitment of Trustees**

We regularly review the skills of the management committee and seek to recruit new trustees. We do this through advertising amongst our membership on the website and in our regular newsletter and magazine. Prospective candidates are encouraged to meet with the Chair to discuss the role prior to standing for the position at the AGM.

#### **Trustee Induction and Training**

New trustees will normally undergo an induction process to brief them on their legal obligations under Charity law, the Charity Commission guidance on public benefit, and inform them of the content of the constitution, the committee and decision-making processes. During the induction period new trustees meet the other trustees and discuss the work being undertaken. They are also encouraged to attend and participate in activities and events organised by the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role. All trustees are expected to attend Management Committee meetings on a regular basis in order to exercise their "duty of care" as trustees of the Charity.

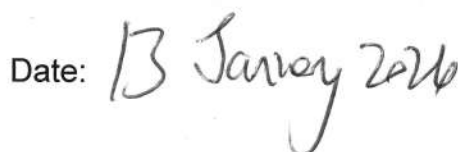
Approved by the Trustees of The Warwick District u3a and signed on their behalf by:

Clare Johnson,

Chair



Date:



## THE WARWICK DISTRICT u3a

### Registered Charity Number 1038532

#### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS TO THE TRUSTEES OF THE WARWICK DISTRICT u3A**

I report to the trustees on my examination of the accounts of the Warwick District u3A for the year ended 31 August 2025, which are set out on pages 10 to 17.

#### **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.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **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 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.



William Clemmey DChA  
4 Ashford Gardens, Whitnash,  
Leamington Spa, CV31 2NB  
23 January 2026

## THE WARWICK DISTRICT u3a

### Accounting Policies

#### **Basis**

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

#### **Funds**

Unrestricted funds represent the funds of the Warwick District u3a (WDu3a) that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Warwick District u3a. These include the equipment fund designated for the purchase and replacement of equipment. Restricted funds are those limited for use for a particular purpose by the Warwick District u3a. Two such funds have been established:

- a) Activities Account which represents the funds held for trips or activities organised for any members or groups of WDu3a who wish to participate.
- b) Group accounts which represent the amounts held by the individual WDu3a groups.

#### **Income and Expenditure Recognition**

The accounts include transactions, assets and liabilities for which the Warwick District u3a can be held responsible. 30 interest group held funds (2023-24: 26) and are incorporated into the accounts. However, in addition there were another 54 (2023-24: 46) interest groups for members which did not hold funds. This is an excellent public benefit that our charity is providing. This does not include the accounts of groups that owe an affiliation to another body.

### Incoming Resources

#### ***Voluntary Income and Capital Sources***

Membership subscriptions are recognised and accounted for when received, grants and donations are also accounted for when received. Amounts receivable under Gift Aid are recognised only when honoured by HMRC. All Income Tax recovered on Gift Aid donations is included in the accounts

#### ***Other Ordinary Income***

Income for activities is accounted for on an event-by-event basis.

#### ***Income from Investment***

Interest is accounted for when received.

### Application of Resources

#### **Costs directly related to work of the Warwick District u3a**

All payments were up to date as at 31 August 2025. During the year, 6 (2023-24: 6) committee members were reimbursed a total of £2,542 (2023-24: £2,751) expenses.

#### **Charitable Status**

The Warwick District u3a is a registered charity number 1038532.

#### **Warwick District u3a Assets**

No value is placed on the equipment of the Warwick District u3a. All expenditure incurred during the year on equipment is written off in the year of purchase. The equipment is insured on a new for old basis. Paper and other sundry stocks are written off as they are purchased. During the year we opened a deposit account with Unity Trust Bank.

## THE WARWICK DISTRICT u3a

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING SUMMARY INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
<b>Income</b>					
Donations	<b>1</b>	20,760	-	20,760	19,442
Charitable activities	<b>2</b>	-	79,493	79,493	44,735
Other trading activities	<b>3</b>	-	-	-	33
Deposit accounts & investments	<b>4</b>	672	219	891	488
<b>Total income</b>		<b>21,432</b>	<b>79,712</b>	<b>101,144</b>	<b>64,698</b>
<b>Expenditure</b>					
Raising funds	<b>5</b>	-	-	-	253
Charitable activities	<b>6</b>	15,434	78,293	93,727	58,500
<b>Total expenditure</b>		<b>15,434</b>	<b>78,293</b>	<b>93,727</b>	<b>58,753</b>
<b>Net income /(expenditure) before investment gains / (losses)</b>		<b>5,998</b>	<b>1,419</b>	<b>7,417</b>	<b>5,945</b>
Net gains/losses on investments		-	-	-	-
<b>Net income /(expenditure)</b>		<b>5,998</b>	<b>1,419</b>	<b>7,417</b>	<b>5,945</b>
Extraordinary items		-	-	-	-
Transfers between funds		-	-	-	-
Other recognised gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>5,998</b>	<b>1,419</b>	<b>7,417</b>	<b>5,945</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		16,649	8,498	25,147	19,201
<b>Total funds carried forward</b>		<b>22,647</b>	<b>9,917</b>	<b>32,564</b>	<b>25,147</b>

## THE WARWICK DISTRICT u3a

### BALANCE SHEET AT 31 AUGUST 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
<b>Tangible fixed assets</b>		-	-	-	
<b>Current assets</b>					
Debtors	<b>10</b>	4,497	-	4,497	2,612
Investments					
Cash at bank and in hand	<b>7,11</b>	26,979	11,562	38,541	36,187
<b>Total current assets</b>		<b>31,476</b>	<b>11,562</b>	<b>43,038</b>	<b>38,799</b>
<b>Creditors-amounts due within one year</b>					
Deferred income	<b>9</b>	(8,830)		(8,830)	(10,262)
Other creditors	<b>12</b>		(1,645)	(1,645)	(3,390)
<b>Net current assets</b>		<b>22,646</b>	<b>9,917</b>	<b>32,563</b>	<b>25,147</b>
<b>Creditors</b>					
Amounts falling due after one year		-	-		-
Provision for liabilities		-	-		-
<b>Total net assets</b>		<b>22,646</b>	<b>9,917</b>	<b>32,563</b>	<b>25,147</b>
<b>Funds</b>					
Endowment funds		-	-	-	-
Restricted income funds	<b>13</b>		9,917	9,917	8,498
Unrestricted funds	<b>13</b>	22,646	-	22,646	16,649
Revaluation reserve		-	-	-	-
<b>Total funds</b>		<b>22,646</b>	<b>9,917</b>	<b>32,563</b>	<b>25,147</b>

The notes on pages 13 to 17 form an integral part of these financial statements.

# THE WARWICK DISTRICT u3a

## Notes to the accounts

### INCOME

	2024-25	2023-24
<b>Note 1 Subscriptions and donations</b>		£
Annual Subscriptions	18,406	17,315
Gift Aid received	2,240	2,071
Grants and donations received	76	4
Contribution to bank charges	38	52
	<u>20,760</u>	<u>19,442</u>

	2024-25	2023-24
<b>Note 2 Charitable activities</b>	£	£
Education events		-
Amounts received for trips, outings and other events	55,608	28,346
add: current year trip receipts received in previous year	1,800	392
less: income for future year trips	(817)	(1,800)
add: previous year refunds paid out in current year	-	-
Group Activities (see Note 7)	22,902	17,797
	<u>79,493</u>	<u>44,735</u>

	2024-25	2023-24
<b>Note 3 Other trading activities</b>		£
Skittles, Quiz etc.	-	33
	<u>-</u>	<u>33</u>

	2024-25	2023-24
<b>Note 4 - Investments</b>		£
Deposit account interest(unrestricted funds)	672	400
Deposit account interest (restricted funds)	219	88
	<u>891</u>	<u>488</u>

## THE WARWICK DISTRICT u3a

### EXPENDITURE

	2024-25	2023-24
	£	£
<b>Note 5 Raising funds</b>		
Skittles, Quiz etc.	-	253
	-	<b>253</b>
<b>Note 6 Charitable activities</b>		
	£	£
TAT membership fee	70	3,891
TAT Direct mailing charge	2,632	2,272
AGM	118	641
Group Accounts (Note 7)	6,397	6,656
Speakers & professional fees	595	671
Outings (excluding groups)	55,027	27,742
- less payments for future year events	-	(1,100)
- add payments in previous year for current year events	1,100	-
- add payments in future years for current year events	828	-
Groups expenditure (Act A/c)	14,942	9,703
Economics / Education Day	140	149
Rent/Open Meetings	1,298	1,313
Management Committee meetings	326	154
Independent Examiner	240	220
Group Leaders Forum / Helpers lunch	828	575
Sundries / Gifts and cards	123	355
Bank charges & Paypal fees	149	131
New members/wellness meetings	1,056	389
Equipment purchase and maintenance	616	410
Printing and mailing of Info magazine	4,882	2,994
Beacon subscription	758	-
Stationery, postage and other printing	1,207	1,163
Website, computer and licences	67	-
Closed group deficit funding	146	-
New group / venue support	185	171
	<b>93,727</b>	<b>58,500</b>

## THE WARWICK DISTRICT u3a

### Note 7 Group Accounts

Group	31-Aug 2024	01 Sep 24-31-Aug 25		31-Aug 2025	Held in Activities A/c (£)
	Balance (£)	Income (£)	Expenditure (£)	Balance (£)	
ASTROLOGY	-	-	90	(90)	-
BADMINTON	629	2,016	1,759	887	-
BONKERS FOR BOLIVIA	38	173	210	1	-
BRIDGE	77	3,355	2,312	1,120	1,116
CACOPHANY	217	1,435	1,443	209	-
DRAWING AND PAINTING	70	620	615	75	-
DRESSMAKING AND SEWING TECHNIQUES	193	2,815	2,893	115	115
FOLK DANCING	321	2,283	2,383	221	-
HISTORY	108	331	316	123	50
GARDEN GROUP 4	-	79	-	79	-
GLOBAL ISSUES	49	280	252	77	-
ITALIAN ARTS	43	236	263	16	-
LOOKING AT WARWICKSHIRE	92	206	234	64	27
NATURAL HISTORY	660	1,059	1,077	641	491
PAINTING FOR PLEASURE	173	101	151	124	-
PICKLEBALL	259	2,229	2,124	364	284
PLAYREADING	18	254	77	195	163
PHILOSOPHY	99	565	529	135	-
QUILTING AND PATCHWORK	76	-	76	-	-
QUIZ	-	565	312	253	44
RACKETBALL	58	560	450	168	168
RAIL AND TRANSPORT	209	760	656	313	235
RAMBLERS	498	24	53	469	459
SCIENCE FOR EVERYONE	-	307	267	40	-
SCRABBLE	10	-	10	-	-
SINGING FOR FUN	459	1,116	1,385	190	190
TENNIS	21	382	402	1	-
HISTORY OF ART	102	534	399	237	-
WINE TASTING	(86)	86	-	-	-
WORLD CINEMA	98	531	600	29	-
<b>Sub total</b>	<b>4,490</b>	<b>22,902</b>	<b>21,338</b>	<b>6,053</b>	<b>4,138</b>
Less amounts held in Activities A/c	(2,801)	16,279	14,942	4,138	
<b>TOTAL held by individual groups</b>	<b>1,689</b>	<b>6,622</b>	<b>6,397</b>	<b>1,915</b>	

There are 54 other groups with zero or de minimus accounts

## THE WARWICK DISTRICT u3a

### Note 8 Expenses

During the year 6 (2023-24: 6) committee members were reimbursed a total of £2,542 (2023-24: £2,751) expenses.

<b>Note 9 Deferred Income</b>	<b>2024-25</b>	<b>2023-24</b>
<i>This relates to future year membership income received in the current year.</i>	£	£
Balance at the start of the reporting period	10,262	10,428
Amounts added in current period	8,830	10,262
Amounts released to income from previous periods	(10,262)	(10,428)
<b>Balance at the end of the reporting period</b>	<b>8,830</b>	<b>10,262</b>

	<b>2024-25</b>	<b>2023-24</b>
<b>Note 10 Debtors incl. prepayments</b>	£	£
Direct Mail charge from TAT paid in advance (unrestricted funds)	1,567	1,512
Beacon subscription to TAT paid in advance (unrestricted funds)	606	
Membership subscriptions charge from TAT paid in advance (unrestricted funds)	2,324	-
Future year event payments in advance (restricted funds)	-	1,100
	<b>4,497</b>	<b>2,612</b>

	<b>2024-25</b>	<b>2023-24</b>
<b>Note 11 Cash at bank and in hand</b>	£	£
General Current Account	2,657	839
Activities Current Account	1,089	170
Group held funds-Note 7	1,915	1,689
Deposit Account	32,879	26,150
Petty Cash	-	-
	<b>38,541</b>	<b>28,849</b>

	<b>2024-25</b>	<b>2023-24</b>
<b>Note 12 Other Creditors</b>	£	£
TAT Membership subscription accrued (Unrestricted funds)	-	1,590
Future year event receipts in advance (Restricted funds)	817	1,800
Current year group/activities costs due (Restricted funds)	828	-
	<b>1,645</b>	<b>3,390</b>

## THE WARWICK DISTRICT u3a



Note 13 Restricted and unrestricted funds	2024-25		2023-24	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£	£	£
<b>Purpose of the classification</b>				
Designated funds for future new or replacement equipment purchases	611	-	1,000	-
Funds for u3a specific activities, events and certain groups surplus funds	-	5,779	-	6,808
Funds held by the individual groups for their specific interest and educational activities	-	4,138	-	1,689
Funds for general administration and membership wide educational activities	22,035	-	15,649	-
<b>Total funds</b>	<b>22,040</b>	<b>9,917</b>	<b>16,649</b>	<b>8,498</b>

Note 14 Transfers between funds. Between restricted and unrestricted funds	2024-25		2023-24	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£	£	£
Transfers between funds	-	-	-	-
<b>Total transfers</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Management Committee

<b>Signature(s)</b>		
<b>Full name(s)</b>	CLARE JOHNSON	MIKE CRONIN
<b>Position (e.g. Secretary, Chair, etc.)</b>	Chair	Treasurer

<b>Date</b>	13 January 2026	13 January 2026
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**THE WARWICK DISTRICT U3A**

England & Wales - Charity number 1038532

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# Accounts

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**THE WARWICK DISTRICT u3a**  
**Registered Charity Number 1038532**  
**ANNUAL REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31 AUGUST 2024**

**Principal Address:**

**Hon Secretary  
140 Stratford Road  
Warwick  
CV34 6BQ**

**Governing Constitution: Adopted 7 July 1993 as amended 27 April 1994, 9 April 2004, 18 April 2007, 14 December 2011, 12 July 2018 and 29 March 2019**

**THE WARWICK DISTRICT u3a**  
**Registered Charity number 1038532**

**Annual Report and Accounts for the year ended 31 August 2024**

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## THE WARWICK DISTRICT u3a

### **Trustees' Annual Report for the year ended 31<sup>st</sup> August 2024**

The Trustees and the Management Committee are responsible for the co-ordination, development and financial management of The Warwick District u3a (WDu3a). The Management Committee has 4 officers, Chair (subject to annual election with a limitation of 3 years in post) and Vice-Chair, Treasurer and Secretary who are subject to annual election. In addition there may be up to 6 Committee members serving a 2 year term. The Management Committee may also co-opt members within the provision of the constitution. Generally each committee member has a specific responsibility.

WDu3a is an unincorporated charity which means that trustees are financially responsible for any debts.

#### **The Management Committee and Trustees during the year were:**

Clare Johnson	Chair
Sharon Hancock	Vice Chair & Safeguarding Officer
Ann Bailey	Membership Secretary
Mike Cronin	Treasurer
Susan Meeks	Secretary (from June 2023)
Sam Sexton	Info Editor and IT Manager
Jen Hemming	Group Coordinator
Anne Powell	Publicity Officer

Members of the Management Committee are appointed from the membership. Elections are held annually at the AGM which is held within 6 months of the end of the WDu3a financial year.

The WDu3a is independent of, but operates under, the guidance of and in conformity with, the policies and rules of the Third Age Trust (TAT). As an affiliated group, we are entitled to attend the TAT AGM and to vote on resolutions placed before it.

#### **Aims, Organisation and Activities**

To advance education of the public and in particular, the education of older people no longer in full-time employment and to provide appropriate facilities and resources to this end.

The above objective is promoted by the following activities:

- a) The arrangement of open meetings at which guest speakers talk on a variety of subjects and time is available for social contact.
- b) The arrangement of outings and holidays to places of interest.
- c) The support of the formation of groups of members who pursue a particular interest or activity which is within the aims and objectives of WDu3a.
- d) The circulation of relevant publications to members.
- e) The provision of a welcoming and supportive environment to all new and existing members. This includes the provision of greeters at open meetings and trying to keep waiting lists for popular groups to a minimum.
- f) The maintenance of contact with neighbouring u3as to promote activities of common benefit.

## **Public Benefit**

The Trustees complied with their duty to have due regard to the Charity Commission's public benefit guidance (set out in section 40 of the Charities (Accounts and Reports) Regulations 2008) in deciding what activities the charity should undertake. The trustees consider that the charity's activities reflect our aims and objectives and that they are designed to provide accessible services and activities that benefit the appropriate sector of the public in accordance with our charitable activities. Public benefit is demonstrated through all of the activities outlined above.

## **Activities**

Currently Warwick District u3a has nearly 1000 members. There are over 90 groups covering a wide range of activities including languages (ancient and modern), transport, history, literature, art, craft and more energetic pursuits such as badminton, bowls, cycling and walking. There are also a number of social groups such as the eating groups and a regular coffee morning for those who would like to meet other members for a chat. We have added a number of new groups and some different offers. Our new members meeting often raises ideas for new groups as well. We always welcome other interest groups and thanks goes to Jen Hemming for managing all these so well.

Open Meetings continue on the second Wednesday of the month and are held at the Leamington Baptist Church in Chandos Street. We have a regular attendance of about 80 members and all are welcome. A full list of topics is publicised on our website and in the monthly newsletter. We have had issues with the sound quality but using our own kit does seem to have helped with this.

We have had a number of trips and excursions, ably run by Maggie Watts. These have included outings to the theatre; five days in a somewhat wet Wales; trips to Brighton and Windsor. Further trips are planned, and we need more members to come forward to help with these. Maggie Watts has been running this programme for some years and without further support our trips will have to decrease in number. As yet, we have not resumed our offerings of holidays abroad but there is a short holiday excursion to the Isle of Wight planned – thanks to Jean Hardwick for her management of these.

We also held our annual Group Leaders' Forum, and our Christmas Party which were well attended. We have held study mornings on topical issues and our thanks to Chris Forse for these.

We continued to produce our magazine 'Info', now down to 3 editions a year. We are indebted to Sam Sexton for his work in editing Info and other communications in which he has been ably assisted the IT side by Derek Darby (Database Manager), our new webmaster Alison Shaw and Peter Blackledge (MailChimp Manager). Thanks to Peter for all support – he has now retired and we wish him well. David Hodgson and Margaret Barretto have joined the IT team and we welcome them.

Communications with our members had been a major discussion item since the last AGM and from February members have receive a regular newsletter by email most months. This has reduced the considerable cost of printing and posting Info 6 times a year and has ensured that the information members receive is up to date. It has also reduced the number of Mailchimps being sent to members.

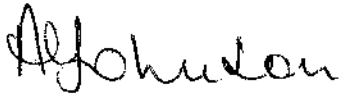
However, despite the hard work of group leaders, committee and others to produce the newsletter, there are a disappointing number of members who do not download and read it. We continue to operate under the jurisdiction of our parent body the Third Age Trust who among other things provide us with the security of their public liability insurance. We also

remain cognisant of advice from the Charity Commission and of bodies like the Ramblers' Association for their relevant advice in conducting our affairs.

Our financial situation remains secure and the rate of subscription to £18 does currently cover our costs. The Treasurer will add detail in his report.

Your committee is now comprised of eight people, two short of the required number. We would be delighted to welcome another two people! I would like to record my thanks to the committee, who meet monthly, for their work to ensure your U3a runs efficiently, and the committee is especially appreciative of the work of the Group Leaders. It is the large number and variety of the groups that gives our u3a its distinctive character and continues to attract would-be members.

We are really fortunate to belong to such an active and vibrant u3a with so many activities and opportunities to keep us socially engaged whilst pursuing our aim of lifelong learning. Sitting back in an armchair and watching TV is not for us! Our u3a is an entirely volunteer-run organisation with no paid officers, and we rely on all of us contributing to our activity. We learn together and from each other. I thank those who do support the membership whether as group leaders or helpers in a variety of roles.



Clare Johnson

Chair

10 December 2024

Date:

## THE WARWICK DISTRICT u3a

### **Group Coordinator's Report for the year ended 31<sup>st</sup> August 2024**

This year has seen an increase in the number of groups covering a wide range of interests: Global News, Singing for Fun, Pickleball, and a second French Conversation Group. At least 10 more groups will commence in the 24/25 year including a new venture into exercise to music classes.

We have also started a new Group TRUGS (The Really Useful Group) who help out at our events and functions, putting out chairs, making tea, serving food. This is much appreciated by our small committee who previously had to do this.

We have embarked on some new initiatives, holding a monthly meeting loosely described as 'Wellness'. These have been held mainly at Hill Close Gardens and have included such topics as Dementia and The Healing Power of Colour. These sessions will continue, they are open to everyone and are free to attend.

We are continuing with our CAMEO coffee mornings, which are held on 1<sup>st</sup> and 3<sup>rd</sup> Wednesday mornings in the Coffee Break in the Royal Priors Also open to all members.

We have continued to liaise with other local u3a's to offer more choice of activities to our members. This year Birdwatching was offered to our members.

A big thank you goes out to all Group Leaders for all their hard work during the year. Their work is invaluable and greatly appreciated by the Committee and members

Jen Hemming



Group Coordinator

Date: 10 December 2024

## THE WARWICK DISTRICT u3a

### **Treasurer's Report for the year ended 31<sup>st</sup> August 2024**

The financial statements give details of the net income/expenditure for the year and the net assets at the end of the year. The statements are prepared using the accrual, rather than the cash basis of accounting which gives a more accurate representation of our financial health as it also takes account of liabilities at the year-end rather than simply focussing on cash movements. Our overall end of year financial position has improved since last year largely due to the impact of the increase in membership subscriptions. At the year-end our total funds showed an increase from £19,201 to £25,147. This comprised assets of £38,799 less net liabilities of £13,652.

In line with Charity Commission reporting guidelines our finances are split between unrestricted and restricted funds. Unrestricted funds are those funds used for WDU3a administration and educational activities open to all. Restricted funds are those 'restricted' to specific uses – in our case these are funds used for dedicated social/educational activities provided by special interest groups or specific events, trips and outings.

#### **Unrestricted funds – WDU3a administration etc.**

Overall income in this category for the year totalled £19,875 compared to expenditure of £15,753. The main contributors to this are detailed below:

##### **- Membership subscriptions (£17,315)**

Membership subscriptions for the 2023-24 year amounted to £17,315 which reflects a 32% increase on previous year. Whilst most of this reflects the increased subscription rate we also saw a welcome 3% increase in member numbers.

This figure represents only 2023-24 membership income and excludes cash received relating to future years' membership. The membership receipts received in the reporting year relating to future years (i.e. 2024-25) amounted to £10,262. As this amount relates to future years it is therefore shown as owed to the membership at 31 August 2024.

At time of writing we are at the end of the renewal period for the 2024/25 membership year and we are almost though not quite at the same level as last year although still below our high point pre Covid.

##### **- Gift Aid (£2,071)**

The Gift Aid claim received in the year under review (£2,071), is 22% up on the previous year reflecting the impact of the fee increase as the number of claimants year on year was broadly similar. Gift Aid receipts continue to be a welcome source of income and are used to subsidise (subject to Management Committee approval) events open to all such as monthly open meetings, new members meetings and the annual AGM.

##### **- Charitable activities (Expenditure £15,499).**

Overall expenditure is similar to last year the bulk of the expenditure covers TAT related costs (membership fee, direct mail, and insurance), AGM and printing and distribution of Info magazine and newsletter. The year saw increases in TAT charges, speakers and hall rentals however these were offset by savings in AGM due to the change of venue and the start of a shift towards newsletters as a means of communication. Expenditure is identified

in detail in Notes 5 and 6 on Page 14. In addition to the usual inflationary impact on costs the current year will see the introduction of the Beacon system which will result in an additional impact on expenditure.

### **Restricted funds – Specific activities/events and individual group activities**

Overall income in this category totalled £44,735 compared to expenditure of £23,122. The two contributors to this are detailed below:

- **Trips, excursions and holidays (Income £26,938, Expenditure £26,642).**

The year under review has seen an interesting and varied programme of social trips and events. This included day trips to Windsor, Hardwick Hall and Kew Gardens, lengthier trips to North Wales and Brighton and a number of concert/theatre trips to Warwick Arts Centre and Malvern. Trips and events remain an important part of our offering to members and we will continue to offer a varied menu of activities hopefully appealing to a wide cross section of our membership.

- **Group Funds (Income £17,797, Expenditure £16,359)**

Individual groups receive income from their members to cover costs in line with their regular activities. For the most part these amounts are relatively small and their cash balances are minimal. Those groups who do hold cash balances are listed in Note 7 to the Accounts on Page 15. We saw an increase in group income and expenditure during the year reflecting a healthy increase in group offerings to our members. Of the total group funds of £4,490 held at the end of the year, £2,801 was held as cash by individual groups with the remainder being held centrally in the WDu3a Activities Account.

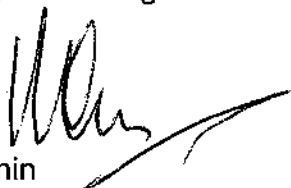
As a Management Committee we continue to monitor the Group Financial processes during the year to ensure we maintain a high standard of financial integrity across Group finances. I thank the Group Leaders for their support in ensuring these processes are adhered to.

### **Reserves policy**

In line with the Charity Commission and TAT guidelines to retain an appropriate level of reserves in order to meet any unforeseen costs, WDu3a has determined that general (i.e. unrestricted) reserves should be held at a level of at least six months unrestricted expenditure. Based on 2023-24 unrestricted expenditure of £15,753 this amounts to £7,876. The amount of £16,649 is well in excess of the six month minimum level at just over twelve months. Whilst this is largely resulting from the full year effect of the membership subscription increase with a broadly flat expenditure level, projected increases in unrestricted expenditure in the current year e.g. Beacon implementation costs and new group start-up funding will reduce the overall reserves level.

Finally I would like to extend my thanks to the rest of the Management Committee and of course, Group Leaders for their active support in ensuring we continue to maintain a financially sound organisation.

Mike Cronin



Date:

10 December 2024

Treasurer

## THE WARWICK DISTRICT u3a

### **Statement of Trustees' responsibilities**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that the charity is a going concern with regard to section 3.38 of the Charity SORP. Whilst our membership has reduced slightly due to the impact of the Covid crisis we are well placed to recommence our activities once restrictions cease. Financially we can continue as a going concern.


### **Recruitment of Trustees**

We regularly review the skills of the management committee and seek to recruit new trustees. We do this through advertising amongst our membership on the website and in our regular magazine. Prospective candidates are encouraged to meet with the Chair to discuss the role prior to standing for the position at the AGM.

### **Trustee Induction and Training**

New trustees will normally undergo an induction process to brief them on their legal obligations under Charity law, the Charity Commission guidance on public benefit, and inform them of the content of the constitution, the committee and decision-making processes. During the induction period new trustees meet the other trustees and discuss the work being undertaken. They are also encouraged to attend and participate in activities and events organised by the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role. All trustees are expected to attend Management Committee meetings on a regular basis in order to exercise their "duty of care" as trustees of the Charity.

Approved by the Trustees of The Warwick District u3a and signed on their behalf by:

  
Clare Johnson, Chair

Date: 10 December 2024

## THE WARWICK DISTRICT u3a

### Registered Charity Number 1038532

#### INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS TO THE TRUSTEES OF THE WARWICK DISTRICT u3A

I report to the trustees on my examination of the accounts of the Warwick District u3A for the year ended 31 August 2024, which are set out on pages 10 to 17.

#### **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.

#### **Basis of independent examiner's report**

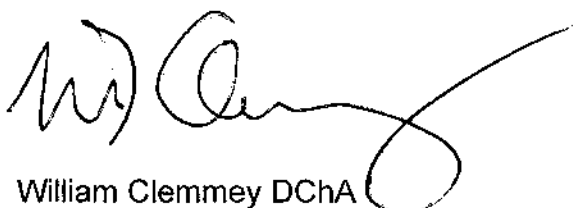
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **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 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.



William Clemmey DChA  
4 Ashford Gardens, Whitnash,  
Leamington Spa, CV31 2NB  
12 January 2025

## **THE WARWICK DISTRICT u3a**

### **Accounting Policies**

#### **Basis**

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

#### **Funds**

Unrestricted funds represent the funds of the Warwick District u3a (WDu3a) that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Warwick District u3a. These include the equipment fund designated for the purchase and replacement of equipment. Restricted funds are those limited for use for a particular purpose by the Warwick District u3a. Two such funds have been established:

- a) Activities Account which represents the funds held for trips or activities organised for any members or groups of WDu3a who wish to participate.
- b) Group accounts which represent the amounts held by the individual WDu3a groups.

#### **Income and Expenditure Recognition**

The accounts include transactions, assets and liabilities for which the Warwick District u3a can be held responsible. 26 interest group held funds (2022-23: 26) and are incorporated into the accounts. However, in addition there were another 46 (2022-23: 50) groups for members which did not hold funds. This is an excellent public benefit that our charity is providing. This does not include the accounts of groups that owe an affiliation to another body.

### **Incoming Resources**

#### ***Voluntary Income and Capital Sources***

Membership subscriptions are recognised and accounted for when received, grants and donations are also accounted for when received. Amounts receivable under Gift Aid are recognised only when honoured by HMRC. All Income Tax recovered on Gift Aid donations is included in the accounts

#### ***Other Ordinary Income***

Income for activities is accounted for on an event-by-event basis.

#### ***Income from Investment***

Interest is accounted for when received.

### **Application of Resources**

#### **Costs directly related to work of the Warwick District u3a**

All payments were up to date as at 31 August 2024. During the year, 6 (2022-23: 5) committee members were reimbursed a total of £2,751 (2022-23: £1,634) expenses.

#### **Charitable Status**

The Warwick District u3a is a registered charity number 1038532.

#### **Warwick District u3a Assets**

No value is placed on the equipment of the Warwick District u3a. All expenditure incurred during the year on equipment is written off in the year of purchase. The equipment is insured on a new for old basis. Paper and other sundry stocks are written off as they are purchased. During the year we opened a deposit account with Unity Trust Bank.

## THE WARWICK DISTRICT u3a

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING SUMMARY INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 AUGUST 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
<b>Income</b>					
Donations	<b>1</b>	19,442		19,442	14,910
Charitable activities	<b>2</b>		44,735	44,735	23,122
Other trading activities	<b>3</b>	33	-	33	-
Investments	<b>4</b>	400	88	488	68
<b>Total income</b>		<b>19,875</b>	<b>44,823</b>	<b>64,698</b>	<b>38,099</b>
<b>Expenditure</b>					
Raising funds	<b>5</b>	253	-	253	-
Charitable activities	<b>6</b>	15,500	43,000	58,500	39,787
<b>Total expenditure</b>		<b>15,753</b>	<b>43,000</b>	<b>58,753</b>	<b>39,787</b>
<b>Net income /(expenditure) before investment gains / (losses)</b>		<b>4,123</b>	<b>1,822</b>	<b>5,945</b>	<b>(1,688)</b>
Net gains/losses on investments		-	-	-	-
<b>Net income /(expenditure)</b>		<b>4,123</b>	<b>1,822</b>	<b>5,945</b>	<b>(1,688)</b>
Extraordinary items		-	-	-	-
Transfers between funds		-	-	-	-
Other recognised gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>4,123</b>	<b>1,822</b>	<b>5,945</b>	<b>(1,688)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		12,526	6,675	19,201	20,890
<b>Total funds carried forward</b>		<b>16,649</b>	<b>8,498</b>	<b>25,147</b>	<b>19,201</b>

## THE WARWICK DISTRICT u3a

### BALANCE SHEET AT 31 AUGUST 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
<b>Tangible fixed assets</b>		-	-	-	
<b>Current assets</b>					
Debtors	10	1,512	1,100	2,612	1,192
Investments					
Cash at bank and in hand	7,11	26,989	9,198	36,187	30,344
<b>Total current assets</b>		<b>28,501</b>	<b>10,298</b>	<b>38,799</b>	<b>31,536</b>
<b>Creditors-amounts due within one year</b>					
Deferred income	9	(10,262)		(10,262)	(10,428)
Other creditors	12	(1,590)	(1,800)	(3,390)	(1,907)
<b>Net current assets</b>		<b>16,649</b>	<b>8,498</b>	<b>25,147</b>	<b>19,201</b>
<b>Creditors</b>					
Amounts falling due after one year		-	-		-
Provision for liabilities		-	-		-
<b>Total net assets</b>		<b>16,649</b>	<b>8,498</b>	<b>25,147</b>	<b>19,201</b>
<b>Funds</b>					
Endowment funds		-	-	-	-
Restricted income funds	13		8,498	8,498	6,675
Unrestricted funds	13	16,649	-	16,649	12,526
Revaluation reserve		-	-	-	-
<b>Total funds</b>		<b>16,649</b>	<b>8,498</b>	<b>25,147</b>	<b>19,201</b>

The notes on pages 13 to 17 form an integral part of these financial statements.

# THE WARWICK DISTRICT u3a

## Notes to the accounts

### INCOME

	2023-24	2022-23
<b>Note 1 Subscriptions and donations</b>		£
Annual Subscriptions	17,315	13,124
Gift Aid received	2,071	1,697
Grants and donations received	4	21
Contribution to bank charges	52	69
	<b>19,442</b>	<b>14,910</b>

	2023-24	2022-23
<b>Note 2 Charitable activities</b>	£	£
Education events		-
Amounts received for trips, outings and other events	28,346	8,234
add: current year trip receipts received in previous year	392	-
less: income for future year trips	(1,800)	(392)
add: previous year refunds paid out in current year	-	-
Group Activities (see Note 7)	17,797	15,280
	<b>44,735</b>	<b>23,122</b>

	2023-24	2022-23
<b>Note 3 Other trading activities</b>		£
Skittles, Quiz etc.	33	-
	<b>33</b>	-

	2023-24	2022-23
<b>Note 4 - Investments</b>		£
Deposit account interest(unrestricted funds)	400	68
Deposit account interest (restricted funds)	88	-
	<b>488</b>	<b>68</b>

## THE WARWICK DISTRICT u3a

### EXPENDITURE

	2023-24	2022-23
<b>Note 5 Raising funds</b>		£
Skittles, Quiz etc.	253	-
	<u>253</u>	<u>-</u>
<b>Note 6 Charitable activities</b>		£
TAT membership fee	3,891	3,593
TAT Direct mailing charge	2,272	2,085
AGM	641	1,045
Group Accounts (Note 7)	6,656	6,151
Speakers	671	435
Outings (excluding groups)	27,742	7,889
- less payments for future year events	(1,100)	-
Groups expenditure (Act A/c)	9,703	9,562
Economics / Education Day	149	185
Rent/Open Meetings	1,313	982
Management Committee meetings	154	197
Independent Examiner	220	220
Group Leaders Forum / Helpers lunch	575	454
Sundries / Gifts and cards	355	87
Bank charges	131	140
New members/wellness meetings	389	342
Equipment purchase and maintenance	410	498
Printing and mailing of Info magazine	2,994	4,970
Stationery, postage and other printing	1,163	672
Website, computer and licences	-	145
New group / venue support	171	136
	<u>58,500</u>	<u>39,787</u>

## THE WARWICK DISTRICT u3a

### Note 7 Group Accounts

Group	31-Aug 2023 Balance	2023-24		31-Aug 2024 Balance	Held in Activities A/c
		Income	Expenditure		
BADMINTON	400	1704	1474	629	629
BONKERS FOR BOLIVIA	-	115	77	38	-
BRIDGE	192	2,042	2,157	77	74
CACOPHANY	25	1,370	1,178	217	-
GLOBAL ISSUES	-	160	112	49	-
DRAWING AND PAINTING	86	560	576	70	-
DRESSMAKING AND SEWING TECHNIQUES	36	580	422	193	193
FAMILY HISTORY AND GENEALOGY	6	-	6	-	-
FOLK DANCING	172	2,499	2,351	321	-
HISTORY	129	263	284	108	50
ITALIAN ARTS	86	268	311	43	-
JDM NOVEMBER SERIES	8	-	8	-	-
LOOKING AT WARWICKSHIRE	78	224	210	92	27
NATURAL HISTORY	655	760	755	660	510
PAINTING FOR PLEASURE	-	1,195	1,022	173	-
PHILOSOPHY	58	599	557	99	-
QUILTING AND PATCHWORK	77	313	314	76	-
RACKETBALL	-	374	316	58	58
RAIL AND TRANSPORT	209	-	-	209	139
RAMBLERS	432	966	900	498	488
PICKLEBALL	-	1,001	742	259	259
PLAYREADING	-	26	9	18	-
SINGING FOR FUN	-	1,536	1,077	459	459
SCRABBLE	119	8	117	10	-
TENNIS	21	450	450	21	-
THE ARTS/HISTORY OF ART	123	284	305	102	-
WINE TASTING	-	-	86	(86)	(86)
WORLD CINEMA	141	500	543	98	-
<b>Sub total</b>	<b>3,052</b>	<b>17,797</b>	<b>16,358</b>	<b>4,490</b>	<b>2,801</b>
Less amounts held in Activities A/c	(1,560)	(10,943)	(9,703)	(2,801)	
<b>TOTAL held by individual groups</b>	<b>1,492</b>	<b>6,853</b>	<b>6,656</b>	<b>1,689</b>	

There are 44 other groups with zero or de minimus accounts

## THE WARWICK DISTRICT u3a

### Note 8 Expenses

During the year 5 (2021-22: 7) committee members were reimbursed a total of £1,634 (2021-22: £1,558) expenses.

	2023-24	2022-23
	£	£
<b>Note 9 Deferred Income</b>		
<i>This relates to future year membership income received in the current year.</i>		
Balance at the start of the reporting period	10,428	7,878
Amounts added in current period	10,262	10,428
Amounts released to income from previous periods	(10,428)	(7,878)
<b>Balance at the end of the reporting period</b>	<b>10,262</b>	<b>10,428</b>

	2023-24	2022-23
	£	£
<b>Note 10 Debtors incl. prepayments</b>		
Direct Mail charge from TAT paid in advance (unrestricted funds)	1,512	1,192
Future year event payments in advance (restricted funds)	1,100	
	<b>2,612</b>	<b>1,192</b>

	2023-24	2022-23
	£	£
<b>Note 11 Cash at bank and in hand</b>		
General Current Account	839	23,277
Activities Current Account	170	5,575
Group held funds-Note 7	1,689	1,492
Deposit Account	26,150	-
Petty Cash	-	-
	<b>28,849</b>	<b>30,344</b>

	2023-24	2022-23
		£
<b>Note 12 Other Creditors</b>		
TAT Membership subscription accrued (Unrestricted funds)	1,590	1,515
Future year event receipts in advance (Restricted funds)	1,800	392
	<b>3,390</b>	<b>1,907</b>

## THE WARWICK DISTRICT u3a

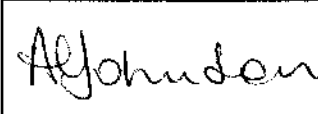
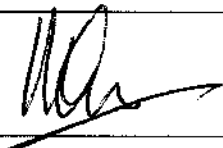
Note 13 Restricted and unrestricted funds	2023-24		2022-23	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£	£	£
<b>Purpose of the classification</b>				
Designated funds for future new or replacement equipment purchases	1,000	-	1,000	
Funds for u3a specific activities, events and certain groups surplus funds	-	6,808		5,183
Funds held by the individual groups for their specific interest and educational activities	-	1,689		1,492
Funds for general administration and membership wide educational activities	15,649	-	11,526	-
<b>Total funds</b>	<b>16,649</b>	<b>8,498</b>	<b>12,526</b>	<b>6,675</b>

Note 14 Transfers between funds. Between restricted and unrestricted funds	2023-24		2022-23	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£		
Science interest group closed in 22-23. Closing funds reverted from restricted to unrestricted funds	-	-	186	(186)
<b>Total transfers</b>	<b>-</b>	<b>-</b>	<b>186</b>	<b>(186)</b>

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Management Committee

<b>Signature(s)</b>		
<b>Full name(s)</b>	CLARE JOHNSON	MIKE CRONIN
<b>Position (e.g. Secretary, Chair, etc.)</b>	Chair	Treasurer

Date 10 December 2024

**THE WARWICK DISTRICT U3A**

England & Wales - Charity number 1038532

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# Accounts

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**THE WARWICK DISTRICT u3a**

**Registered Charity Number 1038532**

**ANNUAL REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED**

**31 AUGUST 2023**

**Principal Address:**

**Hon Secretary  
140 Stratford Road  
Warwick  
CV34 6BQ**

**Governing Constitution: Adopted 7 July 1993 as amended 27 April 1994, 9 April 2004, 18 April 2007, 14 December 2011, 12 July 2018 and 29 March 2019**

**THE WARWICK DISTRICT u3a**  
**Registered Charity number 1038532**

**Annual Report and Accounts for the year ended 31 August 2023**

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## **THE WARWICK DISTRICT u3a**

### **Trustees' Annual Report for the year ended 31<sup>st</sup> August 2023**

The Trustees and the Management Committee are responsible for the co-ordination, development and financial management of The Warwick District u3a (henceforth WDu3a). The Management Committee has 4 officers, Chair (subject to annual election with a limitation of 3 years in post) and Vice-Chair, Treasurer and Secretary who are both subject to annual election. In addition there may be up to 6 Committee members serving a 2 year term. The Management Committee may also co-opt members within the provision of the constitution. Generally each committee member has a specific responsibility.

WDu3a is an unincorporated charity which means that trustees are financially responsible for any debts.

#### **The Management Committee and Trustees during the year were:**

Chris Forse	Chair (to February 2023)
Clare Johnson	Chair (from February 2023)
Sharon Hancock	Vice Chair & Safeguarding Officer
Ann Bailey	Membership Secretary
Mike Cronin	Treasurer
Sue Sheen	Secretary (to February 2023)
Susan Meeks	Secretary (from June 2023)
Richard Piggott	Deputy Treasurer
Sam Sexton	Info Editor and IT Manager
Jen Hemming	Group Coordinator
John Wilks	Deputy Group Coordinator (to February 2023)

There were three resignations of Trustees at the February 2023 AGM: Chris Forse, Sue Sheen and John Wilks.

Members of the Management Committee are appointed from the membership. Elections are held annually at the AGM which is held within 6 months of the end of the WDu3a financial year.

The WDu3a is independent of, but operates under the guidance of and in conformity with, the policies and rules of the Third Age Trust (TAT). As an affiliated group, we are entitled to attend the TAT AGM and to vote on resolutions placed before it.

#### **Aims, Organisation and Activities**

To advance education of the public and in particular, the education of older people no longer in full-time employment and to provide appropriate facilities and resources to this end.

The above objective is promoted by the following activities:

- a) The arrangement of open meetings at which guest speakers talk on a variety of subjects and time is available for social contact.
- b) The arrangement of outings and holidays to places of interest.
- c) The support of the formation of groups of members who pursue a particular interest or activity which is within the aims and objectives of WDu3a.
- d) The circulation of relevant publications to members.

- e) The provision of a welcoming and supportive environment to all new and existing members. This includes the provision of greeters at open meetings and trying to keep waiting lists for popular groups to a minimum.
- f) The maintenance of contact with neighbouring u3as to promote activities of common benefit.

### **Public Benefit**

The Trustees complied with their duty to have due regard to the Charity Commission's public benefit guidance (set out in section 40 of the Charities (Accounts and Reports) Regulations 2008) in deciding what activities the charity should undertake. The trustees consider that the charity's activities reflect our aims and objectives and that they are designed to provide accessible services and activities that benefit the appropriate sector of the public in accordance with our charitable activities. Public benefit is demonstrated through all of the activities outlined above.

### **Activities**

Currently Warwick District u3a has just over 900 members. There are over 70 groups covering a wide range of activities including languages (ancient and modern), transport, history, literature, art, craft and more energetic pursuits such as badminton, bowls, cycling and walking. There are also a number of social groups such as the eating groups and a regular coffee morning for those who would like to meet other members for a chat. We have added a number of new groups and lost a few which is to be expected in a dynamic u3a. We always welcome new groups and thanks goes to Jen Hemming for managing our group offering.

Open Meetings continue on the second Wednesday of the month and are held at the Leamington Baptist Church in Chandos Street. We have a regular attendance of about 80 members and all are welcome. A full list of topics will be publicised and there should be something of interest for all. Reminders sent during the week before will continue. We have resumed our programme of trips and excursions, ably run by Maggie Watts. Trips have included outings to the theatre, a trip to Ely and to Jodrell Bank. Further trips are planned, and it is to be hoped that members might come forward to help with these. We also held our annual Group Leaders' Forum, and our Christmas Party which were well attended. We have held study mornings on topical issues such as the Ukraine war and the Energy Crisis, which proved extremely popular. As yet, we have not resumed our offerings of holidays abroad but there are short holiday excursions to North Wales and Brighton planned.

We continued to produce our bi-monthly magazine 'Info'. We are indebted to Sam Sexton for his work in editing Info and other communications in which he has been ably assisted on the IT side by Derek Darby (Database Manager), our new webmaster Alison Shaw and Peter Blackledge (MailChimp Manager). As always, Sam would welcome more help. Communications with our members has been a major discussion item since the last AGM and from February the number of Info magazines will reduce to three a year and members will receive a regular newsletter by email most months. This will reduce the number of MailChimps and increase the information that goes to all members and to new members.

We continue to operate under the jurisdiction of our parent body the Third Age Trust who among other things provide us with the security of their public liability insurance. We also remain cognisant of advice from the Charity Commission and of bodies like the Ramblers' Association for their relevant advice in conducting our affairs.

Our financial situation remains secure and the raising of our rate of subscription to £18 has meant that we will no longer be running a deficit budget and are covering costs. The Treasurer will add detail in his report.

Your committee is now comprised of eight people, two short of the required number. We were delighted to co-opt Susan Meeks as Secretary and Anne Powell to look after publicity. We would be delighted to welcome another two people! I would like to record my thanks to the committee, who meet monthly, for their work to ensure your u3a runs efficiently, and the committee is especially appreciative of the work of the Group Leaders. It is the large number and variety of the groups that gives our u3a its distinctive character and continues to attract would-be members.

We are really fortunate to belong to such an active and vibrant u3a with so many activities and opportunities to keep us socially engaged whilst pursuing our aim of lifelong learning. Sitting back in an armchair and watching TV is not for us! Our u3a is an entirely volunteer-run organisation, and we rely on all of us contributing to our activity. We learn together and from each other. I thank those who do support the membership whether as group leaders or helpers in a variety of roles.

Most of all I thank members for continuing to have faith in our u3a and for trusting me with chairmanship of this organisation.



Clare Johnson

Chair

Date: 09 January 2024.

## THE WARWICK DISTRICT u3a

### Group Coordinator's Report for the year ended 31<sup>st</sup> August 2023

This year group numbers have been fairly stable. Very few groups are still using Zoom. Sadly, the Stretch a Leg, Digital Imaging and Conversazione Italiana Groups closed.

One new group has started up successfully: Beginners Canasta, and there are several new ones in the pipeline.

The International Affairs Group changed its name to Global News.

Thanks to all Group Leaders for all their hard work during the year. Their work is invaluable and greatly appreciated by the Committee and members.

Jen Hemming



Group Coordinator

Date: 09 January 2024.

## **THE WARWICK DISTRICT u3a**

### **Treasurer's Report for the year ended 31<sup>st</sup> August 2023**

The financial statements give details of the net income/expenditure for the year and the net assets at the end of the year. The statements are prepared using the accrual, rather than the cash basis of accounting which gives a more accurate representation of our financial health as it also takes account of liabilities at the year-end rather than simply focussing on cash movements. Our overall end of year financial position is similar to last year. This is a combination of increased income being largely matched by increased expenditure. At the year-end our total funds showed a modest reduction from £20,890 to £19,201. This comprised assets of £31,536 less net liabilities of £12,335.

In line with Charity Commission reporting guidelines our finances are split between unrestricted and restricted funds. Unrestricted funds are those funds used for WDu3a administration and educational activities open to all. Restricted funds are those 'restricted' to specific uses – in our case these are funds used for dedicated social/educational activities provided by special interest groups or specific events, trips and outings.

#### **Unrestricted funds – WDu3a administration etc.**

Overall income in this category for the year totalled £14,997 compared to expenditure of £16,186. The main contributors to this are detailed below:

##### **- Membership subscriptions (£13,124)**

Membership subscriptions for the 2022-23 year amounted to £13,124 which was almost the same as the previous year. This was still a long way from pre-Covid membership income.

This figure represents only 2022-23 membership income and is not clouded by cash received relating to future years' membership. The membership receipts received in the reporting year relating to future years (i.e. 2023-24) amounted to £10,428. As this amount relates to future years it is therefore shown as owed to the membership at 31 August 2023.

At time of writing we are at the end of the renewal period for the 2023/24 membership year and although we have seen an increase in membership income this is primarily due to the impact of the fee increase. If we exclude the impact of the fee increase the membership numbers still appear to be suffering from a post Covid hangover and show 3% down on the same period last year and remains 17% below pre-Covid levels.

##### **- Gift Aid (£1,697)**

The Gift Aid claim received in the year under review (£1,697), is 13% up on the previous year which itself was low due to the impact of Covid on membership numbers. Gift Aid receipts continue to be a welcome source of income and are used to subsidise (subject to Management Committee approval) events open to all such as monthly open meetings, new members meetings and the annual AGM.

##### **- Charitable activities (Expenditure £16,186).**

Overall expenditure remains similar to last year the bulk of the expenditure covers TAT related costs (membership fee, direct mail, and insurance), AGM and printing and distribution of Info magazine. Costs incurred through printing more Infos, additional open

and new member meetings and education sessions largely offset savings in speaker and newsletter printing costs. Expenditure is identified in detail in Notes 5 and 6 on Page 14.

### **Restricted funds – Specific activities/events and individual group activities**

Overall income in this category totalled £23,122 compared to expenditure of £23,602. The two contributors to this are detailed below:

**- Trips, excursions and holidays (Income £7,842, Expenditure £7,889).**

The year under review has seen an interesting and varied programme of social trips and events. This included a theatre trip to see The Mousetrap at Malvern, historic houses and gardens at Chatsworth and Winterbourne Gardens, a visit to Ely and a trip to view the Wallace Collection in London. Trips and events remain an important part of our offering to members and we will continue to try to offer a varied menu of activities appealing to a wide cross section of our membership.

**- Group Funds (Income £15,280, Expenditure £15,713)**

Individual groups receive income from their members to cover costs in line with their regular activities. For the most part these are relatively small amounts and their cash balances are minimal. Those groups who hold cash balances are listed in Note 7 to the Accounts on Page 15. We saw a welcome increase in group activities during the year compared to the previous year as most groups returned to a full year of face-to-face activities although some are still benefiting from the use of our Zoom facility. Of the total group funds of £3,052 held at the end of the year, £1,492 was held as cash by individual groups with the remainder being held centrally in the WDu3a Activities Account.

As a Management Committee we continue to monitor the Group Financial processes during the year to ensure we maintain a high standard of financial integrity across Group finances. I thank the Group Leaders for their support in ensuring these processes are adhered to.

### **Reserves policy**

In line with the Charity Commission and TAT guidelines to retain an appropriate level of reserves in order to meet any unforeseen costs, WDu3a has determined that general (i.e. unrestricted) reserves should be held at a level of at least six months unrestricted expenditure. Based on 2022-23 unrestricted expenditure of £16,186 this amounts to £8,093. Although we did experience an 8% reduction in our reserves at the year end-a trend that is likely to continue- the amount of £12,526 is still in excess of the six month minimum level at just over nine months.

Finally I would like to extend my thanks to the rest of the Management Committee and of course, Group Leaders for their active support in ensuring we continue to maintain a financially sound organisation.



Mike Cronin

Treasurer

Date: 9 January 2024.

## THE WARWICK DISTRICT u3a

### **Statement of Trustees' responsibilities**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that the charity is a going concern with regard to section 3.38 of the Charity SORP. Whilst our membership has reduced slightly due to the impact of the Covid crisis we are well placed to recommence our activities once restrictions cease. Financially we can continue as a going concern.

### **Recruitment of Trustees**

We regularly review the skills of the management committee and seek to recruit new trustees. We do this through advertising amongst our membership on the website and in our regular magazine. Prospective candidates are encouraged to meet with the Chair to discuss the role prior to standing for the position at the AGM.

### **Trustee Induction and Training**

New trustees will normally undergo an induction process to brief them on their legal obligations under Charity law, the Charity Commission guidance on public benefit, and inform them of the content of the constitution, the committee and decision-making processes. During the induction period new trustees meet the other trustees and discuss the work being undertaken. They are also encouraged to attend and participate in activities and events organised by the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role. All trustees are expected to attend Management Committee meetings on a regular basis in order to exercise their "duty of care" as trustees of the Charity.

Approved by the Trustees of The Warwick District u3a and signed on their behalf by:



Clare Johnson, Chair

Date: 09 January 2024

**THE WARWICK DISTRICT u3a**

**Registered Charity Number 1038532**

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS TO THE TRUSTEES OF THE WARWICK DISTRICT u3A**

I report to the trustees on my examination of the accounts of the Warwick District u3A for the year ended 31 August 2023, which are set out on pages 10 to 17.

**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.

**Basis of independent examiner's report**

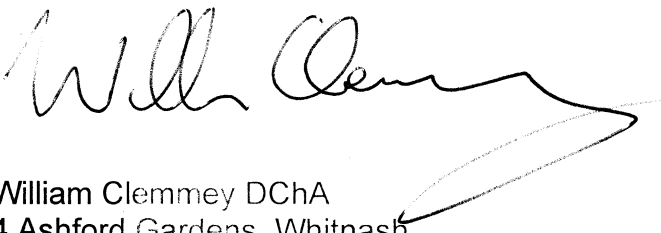
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**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 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.



William Clemmey DChA  
4 Ashford Gardens, Whitnash,  
Leamington Spa, CV31 2NB  
12 January 2024

## THE WARWICK DISTRICT u3a

### Accounting Policies

#### **Basis**

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

#### **Funds**

Unrestricted funds represent the funds of the Warwick District u3a (WDu3a) that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Warwick District u3a. These include the equipment fund designated for the purchase and replacement of equipment. Restricted funds are those limited for use for a particular purpose by the Warwick District u3a. Two such funds have been established:

- a) Activities Account which represents the funds held for trips or activities organised for any members or groups of WDu3a who wish to participate.
- b) Group accounts which represent the amounts held by the individual WDu3a groups.

#### **Income and Expenditure Recognition**

The accounts include transactions, assets and liabilities for which the Warwick District u3a can be held responsible. 26 interest group held funds (2021-22: 23) and are incorporated into the accounts where they are of significance (i.e., more than monies for refreshments). However, in addition there were another 50 (2021-22: 54) groups for members. This is an excellent public benefit that our charity is providing. This does not include the accounts of groups that owe an affiliation to another body.

### Incoming Resources

#### ***Voluntary Income and Capital Sources***

Membership subscriptions are recognised and accounted for when received, grants and donations are also accounted for when received. Amounts receivable under Gift Aid are recognised only when honoured by HMRC. All Income Tax recovered on Gift Aid donations is included in the accounts

#### ***Other Ordinary Income***

Income for activities is accounted for on an event-by-event basis.

#### ***Income from Investment***

Interest is accounted for when received.

### Application of Resources

#### **Costs directly related to work of the Warwick District u3a**

All payments were up to date as at 31 August 2023. During the year, 5 (2021-22: 7) committee members were reimbursed a total of £1,634 (2021-22: £1,558) expenses.

#### **Charitable Status**

The Warwick District u3a is a registered charity number 1038532.

#### **Warwick District u3a Assets**

No value is placed on the equipment of the Warwick District u3a. All expenditure incurred during the year on equipment is written off in the year of purchase. The equipment is insured on a new for old basis. Paper and other sundry stocks are written off as they are purchased. At the year-end we were in the process of opening a deposit account with Unity Trust Bank. This has now been completed.

## THE WARWICK DISTRICT u3a

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING SUMMARY INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
<b>Income</b>					
Donations	1	14,910		14,910	14,989
Charitable activities	2		23,122	23,122	22,177
Other trading activities	3	-	-	-	-
Investments	4	68	-	68	2
<b>Total income</b>		<b>14,977</b>	<b>23,122</b>	<b>38,099</b>	<b>37,169</b>
<b>Expenditure</b>					
Raising funds	5	-	-	-	-
Charitable activities	6	16,186	23,602	39,787	37,064
<b>Total expenditure</b>		<b>16,186</b>	<b>23,602</b>	<b>39,787</b>	<b>37,064</b>
<b>Net income /(expenditure) before investment gains / (losses)</b>		<b>(1,208)</b>	<b>(480)</b>	<b>(1,688)</b>	<b>105</b>
Net gains/losses on investments		-	-	-	-
<b>Net income /(expenditure) Extraordinary items</b>		<b>(1,208)</b>	<b>(480)</b>	<b>(1,688)</b>	<b>105</b>
Transfers between funds		-	-	-	-
Other recognised gains/(losses)		186	(186)-	-	-
		-	-	-	-
<b>Net movement in funds</b>		<b>(1,022)</b>	<b>(666)</b>	<b>(1,688)</b>	<b>105</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		13,548	7,341	20,890	20,785
<b>Total funds carried forward</b>		<b>12,526</b>	<b>6,675</b>	<b>19,201</b>	<b>20,890</b>

## THE WARWICK DISTRICT u3a

### BALANCE SHEET AT 31 AUGUST 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
<b>Tangible fixed assets</b>		-	-		
<b>Current assets</b>					
Debtors	10	1,192	-	1,192	1,233
Investments					
Cash at bank and in hand	7,11	23,277	7,067	30,344	29,093
<b>Total current assets</b>		<b>24,469</b>	<b>7,067</b>	<b>31,536</b>	<b>30,326</b>
<b>Creditors-amounts due within one year</b>					
Deferred income	9	(10,428)		(10,428)	(7,878)
Other creditors	12	(1,515)	(392)	(1,907)	(1,558)
<b>Net current assets</b>		<b>12,526</b>	<b>6,675</b>	<b>19,201</b>	<b>20,890</b>
<b>Creditors</b>					
Amounts falling due after one year		-	-	-	-
Provision for liabilities		-	-	-	-
<b>Total net assets</b>		<b>12,526</b>	<b>6,675</b>	<b>19,201</b>	<b>20,890</b>
<b>Funds</b>					
Endowment funds		-	-	-	-
Restricted income funds	13		6,675	6,535	7,341
Unrestricted funds	13	12,526	-	12,526	13,548
Revaluation reserve		=	=	=	=
<b>Total funds</b>		<b>12,526</b>	<b>6,675</b>	<b>19,201</b>	<b>20,890</b>

The notes on pages 13 to 17 form an integral part of these financial statements.

# THE WARWICK DISTRICT u3a

## Notes to the accounts

### INCOME

	2022-23	2021-22
Note 1 Subscriptions and donations	£	£
Annual Subscriptions	13,124	13,380
Gift Aid received	1,697	1,499
Grants and donations received	21	20
Contribution to bank charges	69	91
	<u>14,910</u>	<u>14,989</u>

	2022-23	2021-22
Note 2 Charitable activities	£	£
Education events	-	-
Amounts received for trips, outings and other events	8,234	5,787
add: current year trip receipts received in previous year	-	3,895
less: income for future year trips	(392)	-
add: previous year refunds paid out in current year	-	-
Group Activities (see Note 7)	15,280	12,494
	<u>23,122</u>	<u>22,177</u>

	2022-23	2021-22
Note 3 Other trading activities	£	£
Skittles, Quiz etc.	-	-
	<u>-</u>	<u>-</u>

	2022-23	2021-22
Note 4 - Investments	£	£
Unity Trust current accounts interest	-	-
HSBC deposit account interest	68	2
	<u>68</u>	<u>2</u>

## THE WARWICK DISTRICT u3a

### EXPENDITURE

	<b>2022-23</b>	<b>2021-22</b>
<b>Note 5 Raising funds</b>	<b>£</b>	<b>£</b>
Skittles, Quiz etc.	-	-
	-	-

	<b>2022-23</b>	<b>2021-22</b>
<b>Note 6 Charitable activities</b>	<b>£</b>	<b>£</b>
TAT membership fee	3,593	4,054
TAT Direct mailing charge	2,085	1,769
AGM	1,045	1,248
Group Accounts (Note 7)	6,151	7,083
Speakers	435	858
Outings (excluding groups)	7,889	9,666
Groups expenditure (Act A/c)	9,562	4,617
Economics / Education Day	185	55
Rent/Open Meetings	982	711
Management Committee meetings	197	191
Independent Examiner	220	200
Group Leaders Forum / Helpers lunch	454	467
Sundries / Gifts and cards	87	235
Bank charges	140	141
CAMEO and new members meetings	342	-
Equipment purchase and maintenance	498	401
Printing and mailing of Info magazine	4,970	4,165
Stationery, postage and other printing	672	909
Website, computer and licences	145	60
New group / venue support	136	234
	<b>39,787</b>	<b>37,064</b>

## THE WARWICK DISTRICT u3a

### Note 7 Group Accounts

Group	31-Aug 2022 Balance	2022-23		31-Aug 2023 Balance	Held in Activities A/c
		Income	Expenditure		
BADMINTON	444	1,630	1,674	400	400
BRIDGE	589	1,747	2,143	192	(154)
CACOPHANY	27	658	660	25	-
CANASTA	1	-	1	-	-
DIGITAL IMAGING	-	287	287	-	-
DRAWING AND PAINTING	62	600	576	86	--
DRESSMAKING AND SEWING TECHNIQUES	-	1,052	1,016	36	36
FAMILY HISTORY AND GENEALOGY	24	210	228	6	-
FOLK DANCING	190	2,358	2,375	172	-
HISTORY	73	320	264	129	50
ITALIAN ARTS	21	318	253	86	-
JDM NOVEMBER SERIES	8	-	-	8	-
LOOKING AT WARWICKSHIRE	158	295	375	78	27
NATURAL HISTORY	986	1,206	1,537	655	641
PAINTING FOR PLEASURE	-	-	-	-	-
PHILOSOPHY	9	273	224	58	-
QUILTING AND PATCHWORK	89	176	188	77	-
RACKETBALL	4	278	282	-	-
RAIL AND TRANSPORT	-	1,386	1,177	209	139
RAMBLERS	444	785	796	432	421
READING	-	-	-	-	-
SCIENCE AND ITS APPLICATION	186	-	186	-	-
SCRABBLE (Afternoon 1)	156	35	72	119	-
TENNIS	16	672	667	21	-
THE ARTS/HISTORY OF ART	99	342	318	123	-
WORLD CINEMA	88	653	600	141	-
<b>Sub total</b>	<b>3,671</b>	<b>15,280</b>	<b>15,899</b>	<b>3,052</b>	<b>1,560</b>
Less amounts held in Activities A/c	(2,381)	(8,927)	(9,748)	(1,560)	
<b>TOTAL held by individual groups</b>	<b>1,290</b>	<b>6,353</b>	<b>6,151</b>	<b>1,492</b>	

There are 52 other groups with zero or de minimus accounts

## THE WARWICK DISTRICT u3a

### Note 8 Expenses

During the year 5 (2021-22: 7) committee members were reimbursed a total of £1,634 (2021-22: £1,558) expenses.

Note 9 Deferred Income	2022-23	2021-22
<i>This relates to future year membership income received in the current year.</i>	£	£
Balance at the start of the reporting period	7,878	7,854
Amounts added in current period	10,428	7,878
Amounts released to income from previous periods	(7,878)	(7,854)
<b>Balance at the end of the reporting period</b>	<b>10,428</b>	<b>7,878</b>

Note 10 Debtors	2022-23	2021-22
	£	£
Direct Mail charge from TAT paid in advance	1,192	1,233

Note 11 Cash at bank and in hand	2022-23	2021-22
	£	£
General Current Account	23,277	14,260
Activities Current Account	5,575	6,051
Group held funds-Note 7	1,492	1,290
Deposit Account	-	7,471
Petty Cash	-	20
	<b>30,344</b>	<b>29,093</b>

Note 12 Other Creditors	2022-23	2021-22
	£	£
TAT Membership subscription accrued (Unrestricted funds)	1,515	1,558
Trip amounts received in advance (Restricted funds)	392	
	<b>1,907</b>	<b>1,558</b>

## THE WARWICK DISTRICT u3a

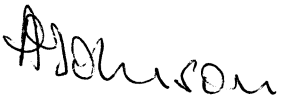

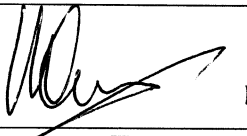
Note 13 Restricted and unrestricted funds	2022-23		2021-22	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£	£	£
<b>Purpose of the classification</b>				
Designated funds for future new or replacement equipment purchases	1,000		1,000	
Funds for u3a specific activities, events and certain groups surplus funds	-	5,183		20,785
Funds held by the individual groups for their specific interest and educational activities		1,492		-
Funds for general administration and membership wide educational activities	11,526	-	19,890	-
<b>Total funds</b>	<b>12,526</b>	<b>6,675</b>	<b>20,890</b>	<b>20,785</b>

Note 14 Transfers between funds. Between restricted and unrestricted funds	2022-23		2021-22	
	Unrestricted	Restricted	Unrestricted	Restricted
	£	£		
Science interest group closed. Closing funds reverted from restricted to unrestricted funds	186	(186)	-	-
<b>Total transfers</b>	<b>186</b>	<b>(186)</b>	<b>-</b>	<b>-</b>

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Management Committee

Signature(s)		
Full name(s)	CLAIRE JOHNSON	
Position (e.g. Secretary, Chair, etc.)	Chair	Treasurer

Date 9 January 2024

**THE WARWICK DISTRICT U3A**

England & Wales - Charity number 1038532

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# Accounts

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**THE WARWICK DISTRICT u3a**  
**Registered Charity Number 1038532**  
**ANNUAL REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31 AUGUST 2022**

**Principal Address:** 125 Greenwood Court  
Upper Holly Walk  
Leamington Spa  
CV32 4JY

**Governing Constitution:** Adopted 7 July  
1993 as amended 27 April 1994, 9 April 2004,  
18 April 2007, 14 December 2011, 12 July  
2018 and 29 March 2019

**THE WARWICK DISTRICT u3a**  
**Registered Charity number 1038532**

**Annual Report and Accounts for the year ended 31 August 2022**

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## THE WARWICK DISTRICT u3a

### **Trustees' Annual Report for the year ended 31<sup>st</sup> August 2022**

The Trustees and the Management Committee are responsible for the co-ordination, development and financial management of The Warwick District u3a (henceforth WDu3a). The Management Committee has 4 officers, Chair (subject to annual election with a limitation of 3 years in post) and Vice-Chair, Treasurer and Secretary who are both subject to annual election. In addition there may be up to 6 Committee members serving a 2 year term. The Management Committee may also co-opt members within the provision of the constitution. Generally each committee member has a specific responsibility.

WDu3a is an unincorporated charity which means that trustees are financially responsible for any debts. During the year we investigated, and subsequently decided against, changing our status to a Charitable Incorporated Organisation (CIO).

#### **The Management Committee and Trustees during the year were:**

Chris Forse	Chair
Ann Bailey	Vice Chair
Mike Cronin	Treasurer
Sue Sheen	Secretary
Richard Piggott	Deputy Treasurer
Sam Sexton	Info Editor and IT Manager
Jen Hemming	Group Coordinator
John Wilks	Deputy Group Coordinator
Clare Johnson	Minutes Secretary
Sharon Hancock	Safeguarding Officer

There were no resignations of Trustees at the February 2022 AGM.

Members of the Management Committee are appointed from the membership. Elections are held annually at the AGM which is held within 6 months of the end of the WDu3a financial year.

The WDu3a is independent of, but operates under the guidance of, and in conformity with, the policies and rules of the Third Age Trust (TAT). As an affiliated group, we are entitled to attend the TAT AGM and to vote on resolutions placed before it.

#### **Aims, Organisation and Activities**

To advance education of the public and in particular, the education of older people no longer in full-time employment and to provide appropriate facilities and resources to this end.

The above objective is promoted by the following activities:

- a) The arrangement of open meetings at which guest speakers talk on a variety of subjects and time is available for social contact.
- b) The arrangement of outings and holidays to places of interest.
- c) The support of the formation of groups of members who pursue a particular interest or activity which is within the aims and objectives of WDu3a.
- d) The circulation of relevant publications to members.
- e) The provision of a welcoming and supportive environment to all new and existing members. This includes the provision of greeters at open meetings and trying to keep waiting lists for popular groups to a minimum.

- f) The maintenance of contact with neighbouring u3as to promote activities of common benefit.

### **Public Benefit**

The Trustees complied with their duty to have due regard to the Charity Commission's public benefit guidance (set out in section 40 of the Charities (Accounts and Reports) Regulations 2008) in deciding what activities the charity should undertake. The trustees consider that the charity's activities reflect our aims and objectives and that they are designed to provide accessible services and activities that benefit the appropriate sector of the public in accordance with our charitable activities. Public benefit is demonstrated through all of the activities outlined above.

### **Activities**

The WDu3a currently comprises almost 900 members. There are 75 groups covering a wide range of activities including languages (ancient and modern), science, history, literature, art, craft and more energetic pursuits such as badminton, bowls, cycling and walking.

The year saw a return to something approaching normal service despite ongoing surges in the Covid pandemic. Most activities returned to face-to-face mode though a few continue to use online services, for which we continue to hold two ZoomPro licences. Our group offerings remain rich and varied. With the resumption of Open Meetings in September 2021, we discontinued our monthly online talks through the Mirthy streaming service. Many groups continued to meet (albeit virtually) through the pandemic and most were fully restored by the beginning of the 2021-22 u3a year, for which I thank group leaders and members for their resilience and loyalty. We resumed our programme of trips and excursions, curtailed during the Covid period including a visit to Rodmarton Manor. We also resumed our annual Group Leaders' Forum, and our Christmas Party, and we held two study mornings on issues arising from the Ukraine war, which were very well attended. As yet, we have not resumed our offerings of holidays abroad.

We resumed our bi-monthly magazine 'Info'. We are indebted to Sam Sexton for his work in editing Info and other communications in which he has been ably assisted on the IT side by Derek Darby (Database Manager), Tricia Scott, Kate Balfour (Webmaster) and Peter Blackledge (Mailchimp Manager).

We continue to operate under the jurisdiction of our parent body the Third Age Trust who among other things provide us with the security of their public liability insurance. We remain cognisant of advice from the Charity Commission and of bodies like the Ramblers' Association for advice on safe conduct in these difficult times.

Our membership is slowly recovering from the decline in numbers (which stood at over 1,100 in 2019) during the pandemic. Our financial position is secure though we are now experiencing annual deficits and a shrinkage in our reserves. This is detailed further in the Treasurer's report. The annual subscription remained at £14 for the reporting year 2021-22 and for the current (2022-23) year. It will however increase to £18 for the 2023-24 year as approved at the February 2022 AGM. We continue to receive valued contributions through the Gift Aid scheme which we use for the benefit of all members and to underwrite whole WDu3a activities.

There was some changing in the roles of committee members following the Annual General Meeting in February 2022. David Lane, who was co-opted to the committee in 2021, resigned from his role as Group Coordinator, and from the committee. Jen Hemming

became Group Coordinator. Ann Bailey took over from Mary Holden as Membership Secretary. Sharon Hancock became Deputy Chairman. I would like to record my thanks to the committee who meet monthly, for their work in restoring the u3a to normality. And the committee is especially appreciative of the work of the group leaders. It is the large number and variety of the groups that gives our u3a its distinctive character and continues to attract would-be members.

We are always receptive to offers of new groups or additional groups to those already running. We also encourage members to volunteer to assist in the running of the u3a whether as members of the committee, or to assist as helpers in whatever role they feel they might offer. Our u3a is an entirely volunteer-run organisation, no groups are professionally run. I thank those who do support the membership whether as group leaders or helpers in a variety of roles.

Most of all I thank members for continuing to have faith in our u3a.



Chris Forse

Chair

Date: 16 December 2022

## THE WARWICK DISTRICT u3a

### Group Coordinator's Report for the year ended 31<sup>st</sup> August 2022

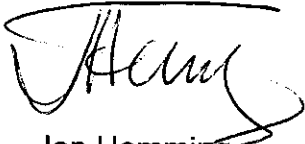
This year Group Leaders have reported that recovery from the pandemic is slow and numbers attending are not yet back to pre-Covid levels. Some Groups are still meeting on Zoom for all or some of their sessions.

Sadly, the Science Group, a Book Group and the Russian Culture Group closed.

Five new groups have started up successfully: Beginners' Canasta, Railway and Transport, Dressmaking and Sewing Machine Techniques, Family History and Genealogy and the Country Pub Lunch group.

The Computer Club has been rebranded and is now The Gap Computer Cafe.

Thanks to all Group Leaders for all their hard work during the year. Their work is invaluable and greatly appreciated by the Committee and members.



Jen Hemming

Group Coordinator

16 December 2022

Date:

## THE WARWICK DISTRICT u3a

### **Treasurer's Report for the year ended 31<sup>st</sup> August 2022**

The financial statements give details of the net income/expenditure for the year and the net assets at the end of the year. The statements are prepared using the accrual, rather than the cash basis of accounting which gives a more accurate representation of our financial health as it also takes account of liabilities at the year-end rather than simply focussing on cash movements. The backdrop to the WDu3a year has seen a resumption of many of our pre-Covid activities which has resulted in a more routine set of financial results compared to the relative inactivity of the previous year. Our overall financial position remains largely the same. This is a combination of increased income being largely matched by increased expenditure. At the year end our total funds showed a slight increase to £20,890 compared to £20,785 at the end of the previous year. This comprised cash of £30,326 less net liabilities of £9,436.

In line with Charity Commission reporting guidelines our finances are split between unrestricted and restricted funds. Unrestricted funds are those funds used for WDu3a administration and educational activities open to all. Restricted funds are those 'restricted' to specific uses – in our case these are funds used for dedicated social/educational activities provided by individual groups or specific events, trips and outings.

#### **Unrestricted funds – WDu3a administration etc.**

Overall income in this category for the year totalled £14,992 compared to expenditure of £15,698. The main contributors to this are detailed below:

##### **- Membership subscriptions (£13,380)**

Membership subscriptions for the 2021-22 year amounted to £13,380 which was an 11% increase on the previous year representing a welcome uptick. However this is still a long way from pre-Covid membership income.

This figure represents only 2021-22 membership income and is not clouded by cash received relating to future years' membership. The membership receipts received in the reporting year relating to future years (i.e. 2022-23) amounted to £7,878. As this amount relates to future years it is therefore shown as owed to the membership at 31 August 2022.

The Covid environment and the heavily restricted nature of our offerings severely impacted membership numbers over the last couple of years. At time of writing we are at the end of the renewal period and the membership income is still suffering from the impact of Covid. The membership income for the current year (2022-23), is 6% down on the same period last year and 20% below pre-Covid levels.

##### **- Gift Aid (£1,499)**

The Gift Aid claim received in the year under review (£1,499), is down 13% on the previous year reflecting reduced membership numbers and the fact that the previous year's amount included a catch up on prior years' declarations. Gift Aid receipts continue to be a welcome source of income and are used to subsidise (subject to Management Committee approval) events open to all such as monthly open meetings and the annual AGM.

- **Other administrative activities (Income £113, Expenditure £15,698).**

As you would expect the return to a more normal level of activity has resulted in a significant increase in administrative costs. The bulk of the expenditure covers TAT related costs (membership fee, direct mail, and insurance), the now resumed AGM and printing and distribution of Info magazine. Other costs included Zoom licences, speaker fees, and general administrative costs. Expenditure is identified in detail in Notes 5 and 6 on Page 15.

**Restricted funds – Specific activities/events and individual group activities**

Overall income in this category totalled £22,177 compared to expenditure of £21,366. The two contributors to this are detailed below:

- **Trips, excursions and holidays (Income £9,682, Expenditure £9,666).**

The year has seen the welcome return to a programme of social trips and events, the year under review saw much-enjoyed trips to Dorney Court, Rodmarton, and the Cambridge Christmas market. Other highlights included a Mathew Bourne production and the Wonderwool Wales festival in April. At time of writing a trip to Chatsworth is also currently planned. We remain conscious of the uncertain future path of the pandemic so further trips and events will always need to be subject to government restrictions.

- **Group Funds (Income £12,494, Expenditure £11,700)**

Individual groups receive income from their members to cover costs in line with their regular activities. For the most part these are relatively small amounts and their cash balances are minimal. Those groups who hold cash balances are listed in Note 7 to the Accounts on Page 16. Again, we have seen a welcome return to group activities mostly face to face with some benefiting from the use of our Zoom facility. Of the total group funds of £3,671 held at the end of the year, £1,290 was held as cash by individual groups with the remainder being held centrally in the WDU3a Activities Account.

As a Management Committee we continue to monitor the Group Financial processes during the year to ensure we maintain a high standard of financial integrity across Group finances. I thank the Group Leaders for their support in ensuring these processes are adhered to.

**Membership Subscription**

You will recall that the February 2022 AGM approved the proposal to increase the individual membership subscription from £14 p.a. to £18 p.a. to take effect from the 2023/24 year and follows twelve years of no fee increase.

**Reserves policy**

In line with the Charity Commission guidelines to retain an appropriate level of reserves in order to meet any unforeseen costs, WDU3a has determined that general (i.e. unrestricted) reserves should be held at a level of at least three months unrestricted expenditure. Based on 2021-22 unrestricted expenditure of £15,698 this amounts to £3,925. Although we did experience a slight reduction in our reserves at the year end the amount of £13,548 is still well in excess of this target at slightly over ten months. Whilst this might appear excessive it is unusual. The budget for the current year, reflecting the combined adverse impacts of reduced membership numbers and significant upward cost pressures, shows the reserves

level dropping to approximately six months by the end of the year which is much closer to our three month target.

Finally I would like to extend my thanks to Richard Piggott our Deputy Treasurer, the rest of the Management Committee and of course, Group Leaders for their active support in ensuring we continue to maintain a financially sound organisation.



Mike Cronin

Treasurer

Date: 16 December 2022

## THE WARWICK DISTRICT u3a

### **Statement of Trustees' responsibilities**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that the charity is a going concern with regard to section 3.38 of the Charity SORP. Whilst our membership has reduced slightly due to the impact of the Covid crisis we are well placed to recommence our activities once restrictions cease. Financially we can continue as a going concern.

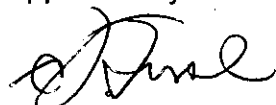
### **Recruitment of Trustees**

We regularly review the skills of the management committee and seek to recruit new trustees. We do this through advertising amongst our membership on the website and in our regular magazine. Prospective candidates are encouraged to meet with the Chair to discuss the role prior to standing for the position at the AGM.

### **Trustee Induction and Training**

New trustees will normally undergo an induction process to brief them on their legal obligations under Charity law, the Charity Commission guidance on public benefit, and inform them of the content of the constitution, the committee and decision-making processes. During the induction period new trustees meet the other trustees and discuss the work being undertaken. They are also encouraged to attend and participate in activities and events organised by the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role. All trustees are expected to attend Management Committee meetings on a regular basis in order to exercise their "duty of care" as trustees of the Charity.

Approved by the Trustees of The Warwick District u3a and signed on their behalf by:



Chris Forse, Chair

Date: 16 December 2022

## THE WARWICK DISTRICT u3a

### Registered Charity Number 1038532

#### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS TO THE TRUSTEES OF THE WARWICK DISTRICT U3A**

I report to the trustees on my examination of the accounts of the Warwick District U3A for the year ended 31 August 2022, which are set out on pages 11 to 18.

#### **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.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **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 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.



William Clemmey DChA  
4 Ashford Gardens, Whitnash,  
Leamington Spa, CV31 2NB

20 December 2022

## **THE WARWICK DISTRICT u3a**

### **Accounting Policies**

#### **Basis**

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

#### **Funds**

Unrestricted funds represent the funds of the Warwick District u3a that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Warwick District u3a. These include the equipment fund designated for the purchase and replacement of equipment. Restricted funds are those limited for use for a particular purpose by the Warwick District u3a. Two such funds have been established:

- a) Activities Account which represents the funds held for trips or activities organised for any members or groups of WDu3a who wish to participate.
- b) Group accounts which represent the amounts held by the individual WDu3a groups.

#### **Income and Expenditure Recognition**

The accounts include transactions, assets and liabilities for which the Warwick District u3a can be held responsible. 25 WDu3a group funds (2020-21: 21) are incorporated into the accounts where they are of significance (i.e., more than monies for refreshments). We should remember however, that in addition there were another 54 (2020-21: 58) groups for members. This is an excellent public benefit that our charity is providing. This does not include the accounts of groups that owe an affiliation to another body.

### **Incoming Resources**

#### ***Voluntary Income and Capital Sources***

Membership subscriptions are recognised and accounted for when received, grants and donations are also accounted for when received. Amounts receivable under Gift Aid are recognised only when honoured by HMRC. All Income Tax recovered on Gift Aid donations is included in the accounts

#### ***Other Ordinary Income***

Income for activities is accounted for on an event by event basis.

#### ***Income from Investment***

Interest is accounted for when received.

### **Application of Resources**

#### **Costs directly related to work of the Warwick District u3a**

All payments were up to date as at 31 August 2022. During the year, 7 (2020-21: 4) committee members were reimbursed a total of £1,558 (2020-21: £876) expenses.

#### **Charitable Status**

The Warwick District u3a is a registered charity number 1038532.

#### **Warwick District u3a Assets**

No value is placed on the equipment of the Warwick District u3a. All expenditure incurred during the year on equipment is written off in the year of purchase. The equipment is insured on a new for old basis. Paper and other sundry stocks are written off as they are purchased. Short-term deposits include cash and are held with HSBC.

## THE WARWICK DISTRICT u3a

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING SUMMARY INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 AUGUST 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £	Total 2020-21 £
<b>Income</b>					
Donations	1	14,989	-	14,989	14,109
Charitable activities	2		22,177	22,177	1,800
Other trading activities	3	-	-	-	-
Investments	4	2	-	2	1
<b>Total income</b>		<b>14,992</b>	<b>22,177</b>	<b>37,169</b>	<b>15,909</b>
<b>Expenditure</b>					
Raising funds	5	-	-	-	-
Charitable activities	6	15,698	21,366	37,064	10,335
<b>Total expenditure</b>		<b>15,698</b>	<b>21,366</b>	<b>37,064</b>	<b>10,335</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>		<b>(706)</b>	<b>811</b>	<b>105</b>	<b>5,573</b>
Net gains/losses on investments		-	-	-	-
<b>Net income/(expenditure) Extraordinary items</b>		<b>(706)</b>	<b>811</b>	<b>105</b>	<b>5,573</b>
Transfers between funds		-	-	-	-
Other recognised gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>(706)</b>	<b>811</b>	<b>105</b>	<b>5,573</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		14,255	6,530	20,785	15,212
<b>Total funds carried forward</b>		<b>13,548</b>	<b>7,341</b>	<b>20,890</b>	<b>20,785</b>

## THE WARWICK DISTRICT u3a

### BALANCE SHEET AT 31 AUGUST 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £	Total 2020-21 £
<b>Tangible fixed assets</b>		-	-		-
<b>Current assets</b>					
Debtors	<b>10</b>	1,233	-	1,233	888
Investments					
Cash at bank and in hand	<b>7,11</b>	21,751	7,341	29,093	32,890
<b>Total current assets</b>		<b>22,985</b>	<b>7,341</b>	<b>30,326</b>	<b>33,778</b>
<b>Creditors-amounts due within one year</b>					
Deferred income	<b>9</b>	(7,878)		(7,878)	(7,854)
Other creditors	<b>12</b>	(1,558)	-	(1,558)	(5,139)
<b>Net current assets</b>		<b>13,548</b>	<b>7,341</b>	<b>20,890</b>	<b>20,785</b>
<b>Creditors</b>					
Amounts falling due after one year		-	-	-	-
Provision for liabilities		-	-	-	-
<b>Total net assets</b>		<b>13,548</b>	<b>7,341</b>	<b>20,890</b>	<b>20,785</b>
<b>Funds</b>					
Endowment funds		-	-	-	-
Restricted income funds	<b>13</b>		7,341	7,341	6,530
Unrestricted funds	<b>13</b>	13,548	-	13,548	14,255
Revaluation reserve		-	-	-	-
<b>Total funds</b>		<b>13,548</b>	<b>7,341</b>	<b>20,890</b>	<b>20,785</b>

The notes on pages 14 to 18 form an integral part of these financial statements.

## THE WARWICK DISTRICT u3a

### Notes to the accounts

#### INCOME

	2021-22	2020-21
	£	£
<b>Note 1 Donations and legacies</b>		
Annual Subscriptions	13,380	12,054
Gift Aid received	1,499	1,958
Grants and donations received	20	53
Contribution to bank charges	91	43
	14,989	14,109

	2021-22	2020-21
	£	£
<b>Note 2 Charitable activities</b>		
Education events	-	-
Amounts received for trips, outings and other events	5,787	4,038
add: current year trip receipts received in previous year	3,895	-
less: income for future year trips	-	(3,895)
add: previous year refunds paid out in current year	-	1,178
Group Activities (see Note 7)	12,494	479
	22,177	1,800

	2021-22	2020-21
	£	£
<b>Note 3 Other trading activities</b>		
Skittles and Quizes	-	-
	-	-

	2021-22	2020-21
	£	£
<b>Note 4 - Investments</b>		
Unity Trust current accounts interest	-	-
HSBC deposit account interest	2	1
	2	1

## THE WARWICK DISTRICT u3a

### EXPENDITURE

	2021-22	2020-21
Note 5 Raising funds	£	£
Skittles and Quiz Events	-	-
	-	-

	2021-22	2020-21
Note 6 Charitable activities	£	£
TAT membership fee	4,054	2,603
TAT Direct mailing charge	1,769	1,884
AGM	1,248	210
Group Accounts (Note 7)	7,083	496
Speakers	858	550
Outings (excl groups)	9,666	1,382
Groups expenditure (Act A/c)	4,617	646
Economics / Education Day	55	-
Rent/Open Meetings	711	-
Management Committee meetings	191	12
Independent Examiner	200	200
Group Leaders Forum / Helpers lunch	467	-
Sundries / Gifts and cards	235	55
Bank charges	141	72
Equipment purchase and maintenance	401	385
Printing and mailing of Info magazine	4,165	619
Other printing	221	397
Website, computer and licences	60	60
New group/venue support	234	-
Stationery /postage	688	765
	<b>37,064</b>	<b>10,335</b>

## THE WARWICK DISTRICT u3a

### Note 7 Group Accounts

Group	31-Aug 2021 Balance	2021-22		31-Aug 2022 Balance	Held in Activities A/c
		Income	Expenditure		
BADMINTON	114	1,620	1,290	444	444
BRIDGE	233	1,643	1,287	589	467
CACOPHANY	37	525	535	27	-
CANASTA	85	-	84	1	-
DIGITAL IMAGING	32	628	660	-	-
DRAWING AND PAINTING	78	560	576	62	--
DRESSMAKING AND SEWING TECHNIQUES	-	1,309	1,309	-	-
FAMILY HISTORY AND GENEALOGY	-	92	68	24	-
FOLK DANCING	271	780	862	190	-
HISTORY	147	160	234	73	50
ITALIAN ARTS	-	232	211	21	-
JDM NOVEMBER SERIES	20	-	12	8	-
LOOKING AT WARWICKSHIRE	171	303	316	158	99
NATURAL HISTORY	344	1,456	815	986	888
PAINTING FOR PLEASURE	20	840	860	-	-
PHILOSOPHY	105	73	169	9	-
QUILTING AND PATCHWORK	195	70	176	89	-
RACKETBALL	-	104	100	4	-
RAMBLERS	461	660	677	444	433
READING	-	120	120	-	-
SCIENCE AND ITS APPLICATION	216	64	94	186	-
SCRABBLE (Afternoon 1)	128	46	18	156	-
TENNIS	16	474	474	16	-
THE ARTS/HISTORY OF ART	94	203	199	99	-
WORLD CINEMA	109	533	554	88	-
<b>Sub total</b>	<b>2,877</b>	<b>12,494</b>	<b>11,700</b>	<b>3,671</b>	<b>2,381</b>
Less amounts held in Activities A/c	(1,065)	(5,934)	(4,617)	(2,381)	
<b>TOTAL held by individual groups</b>	<b>1,812</b>	<b>6,561</b>	<b>7,083</b>	<b>1,290</b>	

There are 50 other groups with zero or de minimus accounts

## THE WARWICK DISTRICT u3a

### Note 8 Expenses

During the year 7 (2020-21: 4) committee members were reimbursed a total of £1,558 (2020-21: £876) expenses.

### Note 9 Deferred Income

*This relates to future year membership income received in the current year.*

	2021-22	2020-21
	£	£
Balance at the start of the reporting period	7,854	7,980
Amounts added in current period	7,878	7,854
Amounts released to income from previous periods	(7,854)	(7,980)
<b>Balance at the end of the reporting period</b>	<b>7,878</b>	<b>7,854</b>

### Note 10 Debtors

	2021-22	2020-21
	£	£
Direct Mail charge from TAT paid in advance	1,233	888

### Note 11 Cash at bank and in hand

	2021-22	2020-21
	£	£
General Current Account	14,260	14,976
Activities Current Account	6,051	8,613
Group held funds-Note 7	1,290	1,812
Deposit Account	7,471	7,469
Petty Cash	20	20
	<b>29,093</b>	<b>32,890</b>

### Note 12 Other Creditors

	2021-22	2020-21
	£	£
TAT Membership subscription accrued (Unrestricted funds)	1,558	1,244
Trip amounts received in advance (Restricted funds)		3,895
	<b>1,558</b>	<b>5,139</b>

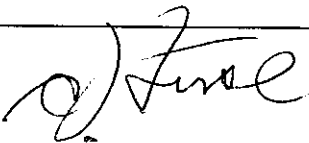
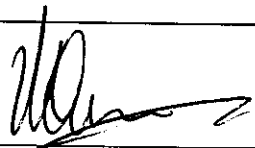
## THE WARWICK DISTRICT u3a

Note 13 Restricted and unrestricted funds	2021-22		2020-21	
	Unrestricted £	Restricted £	Unrestricted £	Restricted £
<b>Purpose of the classification</b>				
Designated funds for future new or replacement equipment purchases	1,000		1,000	
Funds for u3a specific activities, events and certain groups surplus funds	-	6,051		4,718
Funds held by the individual groups for their specific interest and educational activities		1,290		1,812
Funds for general administration and membership wide educational activities	12,548	-	13,255	-
<b>Total funds</b>	<b>13,548</b>	<b>7,341</b>	<b>14,255</b>	<b>6,530</b>

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Management Committee

Signature(s)		
Full name(s)	CHRIS FORSE	MIKE CRANWELL
Position (e.g. Secretary, Chair, etc.)	Chair	Treasurer

Date 16 December 2022