

# CHESTER U3A

England & Wales · Charity number 1048416

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 1995-08-03

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** PO Box 167  
Chester  
CH1 9FB

**Phone** 07565 181192

**Email** [businesssec@chesteru3a.org.uk](mailto:businesssec@chesteru3a.org.uk)

**Website** [www.chesteru3a.org.uk](http://www.chesteru3a.org.uk)

## Activities

---

**Objects:** The charity's object is the advancement of education and in particular the education of older people and those retired from full time work, by all means including associated activities conducive to learning and personal development in Chester and the surrounding area.

**Activities:** To advance the education of the public and in particular of older people no longer in full time gainful employment in Chester and its surrounding locality. To provide facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

## Classification

---

- **How:** Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage
- **Who:** Elderly/old People, Other Defined Groups

## Geography

- **Area of benefit:** CITY OF CHESTER AND ITS SURROUNDING LOCALITY
- Cheshire East
- Cheshire West & Chester
- Flintshire
- Wirral

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£44,801	£42,000	-	-
2024-08-31	£33,180	£33,997	-	-
2023-08-31	£14,463	£12,546	-	-
2022-08-31	£22,463	£21,670	-	-
2021-08-31	£14,086	£10,041	-	-

## Trustees

Name	Role	Appointed
<b>Frances Reading</b>	Chair	2024-11-05
Catherine Stuart		2025-11-04
Dave Houghton		2024-11-05
Diane Williams		2025-11-04
Dianna ELLSON		2024-11-05
Dr Stephen Moore		2024-11-05
Dr Susan Houghton		2024-11-05
Elizabeth Ecclestone		2025-11-04
Jeff Howard		2020-11-03
Professor Peter John Goodhew		2022-11-01

**CHESTER U3A**

England & Wales - Charity number 1048416

---

# Accounts

---

# **Chester u3a Trustees' Report for 2024-2025**

## **Object**

The object of Chester u3a is the advancement of education and in particular the education of older people and those retired from full time work, by all means, including associated activities conducive to learning and personal development in Chester and the surrounding area. This is summed up in the u3a slogan of 'Learn, Laugh, Live'.

## **Trustees**

The Trustees for 2024-25 were: -

Fran Reading (Chair)	Peter Goodhew (Vice Chair)
Jeff Howard (Business Secretary)	Dave Houghton (Treasurer)
Sandra Moffat (Social Secretary)	Caroline Edwards (Membership)
Sue Houghton (Speaker Secretary)	Steve Moore (Groups)
Dianna Elson (Groups)	

Frank Hogan, Trish Langford, and Shiela Morrison resigned from the committee during the year.

## **Chester U3A, Chair's Report 2024/2025**

Overall, 2024-5 has been a very successful year for Chester u3a with increasing numbers of members (now over 1000), greater attendances at our Tuesday and Thursday meetings, an increase in the number of groups, more coach trips than before, and some encouraging steps in building partnerships with local organisations.

With such a large range of interesting talks planned by Sue, our Speaker Secretary, the greater attendances at meetings have meant that we have had to move venues, and now meet at Northgate Church once a month. Whilst this caused some initial trepidation, our meetings there have been very successful, and our members have enjoyed the social aspects of the meetings, something we would like to duplicate at St Columba's. Welcoming current and new members to these events is important and our tea/coffee volunteers certainly helped with this as did our 'new members desk' supported by Caroline, our Membership Secretary.

Our groups are a key part of Chester u3a and our Group Leaders have done a brilliant job in keeping the groups very active as well as supporting our successful Showcase's at St Columba's and Storyhouse. A new Showcase feature this year, to celebrate u3a week, was a series of popular talks/music and spoken

word interludes on the theme of 'Living Well in Retirement'. Also new for this year, our Group Co-ordinators, Dianna and Steve, have been holding feedback chats with our Group Leaders to identify areas where we can offer more support, including identifying how to start new groups or split responsibility where numbers increase.

Building on our collaboration last year with Storyhouse, this year we have partnered with the Chester Heritage Festival and the Festival of Ideas to bring new ideas and events to our members. Attendances were good and everyone enjoyed the events, highlighting the key role our u3a plays in Chester. We have now had further meetings with Chester University and hope to build on this partnership in the next 12 months.

Ensuring that all members, and potential members, have relevant Information and news about what we do is very important. Gwen and Joyce continue as the excellent editors of Chester Times and our Vice-Chair, Peter, has done a brilliant job in getting our new website not only up and running, but also updating it regularly, so that it has become the place to go for all things Chester u3a.

Organising varied trips to local places has been welcomed by our members, with increasing numbers wanting to venture out. Sandra and Liz have done a great job in supporting this but if these are to continue, we would welcome support from other members on the day of the trip, as well as prompt payments to make the organisation as easy as possible.

This has been my first year as Chair and I have had the excellent support of our hard-working committee members. Not mentioned already are Jeff, Business Secretary, who ensures we follow all the rules and keep our members safe through risk assessments, and Dave who oversees our money, ensuring it is well-spent.

Key roles outside the committee are also important, and to ensure we can continue to offer our members a marvellous experience we would always welcome others able to support group leaders, meeting set-up, recording and special events. I look forward to the next 12 months, if I am re-elected, where I hope we can deliver even more successful interactions, build on partnerships and continue to offer member satisfaction.

Fran Reading, September 2025

## **Treasurer's Report 2024-2025**

Comparison of the Receipts and Payments on the Current Account shows that expenditure has increased significantly, but this is offset against an increase in receipts due largely to a successful application for the last two years of Gift Aid and increased revenue from membership subscriptions.

There was increased expenditure in some areas, notably hall hire. This includes a liability to Festival Church identified last year due to late billing and also reflects

our occasional use of Storyhouse as a venue as part of our strategic partnership. We have also increased expenditure on Speaker fees.

The Committee agreed at the beginning of last year that our Speaker programme should be attractive to all members at both venues, and the increased spend on Speakers reflects this ambition. We have had a large increase in attendance at all meetings, with our average attendance increasing from about 90 to 120. Overall, reserves are healthy, and the Committee has taken the view that it is appropriate to make such spends as are necessary to give a high-quality member experience.

The number of social events remained the same as 2023-24, with 11 trips organised during the year though one of these was cancelled by the venue. Events were delivered on an approximate break-even basis, and the Social Account holds a contingency of £2258 at the end of the year.

Membership subscriptions are shown in the Current Account (£16731) but these include some 2023-24 subscriptions that were transferred to the Account in September 2024 so they appear as Receipts for 2024-25. A total of 1112 members was included in the Beacon snapshot in April 2025 which is used to calculate our membership fee to the Third Age Trust, the U3A national representative body. This is charged at £4.00 per member (£4448). We also pay £3.60 per address for the five annual copies of the u3a Matters magazine (£3381). The fee paid to the Third Age Trust for the Beacon management administration system remains at £1 per member. It is considered that this annual cost of £1112 is worthwhile as it ensures that the personal data relating to members is kept secure and provides a very efficient method of staying connected with members by email. It has also allowed members to access and amend their personal data and to renew their annual subscription on-line. We continue to take cheques for membership subscriptions although this does carry an extra administrative burden for the Membership Secretary and Treasurer.

We were successful in our Gift Aid application, which was done for the last two years (£3368) but falls in full within the 2024-25 accounts. We anticipate having to repay some of our Gift Aid award as there was a miscoding in Beacon by u3a central (I have included a contingency of £85 for this). We continue to encourage all members who pay income tax to register for a Gift Aid donation if they have not already done so. This can be done through the Members Portal. A Joint membership category is available, which allows us to claim for both members even if only one member is eligible for Gift Aid.

We received a total donation from Riviera Travel of £1588 from members who booked holidays with them and requested their Affinity Partnership scheme to be applied to Chester u3a (up to 10% of the holiday cost is donated). This has to be asked for at the time of booking.

We have paid for technical support for the hire of equipment and use of a technician for streaming and recording our meetings at the Festival Church (£1276). Due to our changing venue from Festival Church to Northgate Church we can no longer provide live-streaming of meetings, but we continue to offer recordings and have extended this to St Columba's. This provision is considered

an essential part of our service to members who may find it difficult to attend meetings in-person. We are now providing this service in-house, so will no longer have this Technical Support cost.

The accounts are prepared on a Receipts and Payments basis in line with the recommendation of the Third Age Trust and Charity Commission. All equipment purchased is therefore written off against receipts in the year of purchase. The Statement of Assets and Liabilities show assets that are assessed to have a notional value, together with the balances held in cash. The total of these assets (£25,846) is slightly higher than the figure for 2023-24 (£24,580). The level of cash balances held at the end of the financial year is considered by the Trustees to be at the top end of the level commensurate with this type of charity.

Advance membership subscriptions for 2025-26 (£8,826) received by 31 August 2025 are not included in Current Account Receipts and Payments presented below but they will be brought into the corresponding accounts for 2025-26 along with other subscriptions received in-year.

Dave Houghton, Chester u3a Treasurer

The accounts have been examined by Richard Morris, Fellow of the Institute of Chartered Accountants in England and Wales.

### Details of Receipts and Payments for years ending 31 August

Receipts	2024-25 £	2023-24 £	Payments	2024-25 £	2023-24 £
2023-24 coding adjustments	174	0	Beacon fee	1,112	966
Gift Aid	3,368	0	Co-ordinators' meeting	921	692
Group funds	0	16	Equipment	794	1195
Refunds	10	0	2023-24 coding adjustments	354	0
Riviera Travel	1,588	255	Hall Hire	3,197	943
Subscriptions	16,731	11,218	Licences	293	267
Test Square	0	1	Open Week	340	0
<b>Grand Total</b>	<b>21,870</b>	<b>11,490</b>	PayPal commission	287	124
			Postage	461	462
			Printing & Stationery	257	89
			Refreshments	696	456
			Speaker	1,823	1222
			Technical Support	1,276	1165
			u3a Matters	3,381	2896
			u3a Membership	4,448	3864
			Web hosting	55	55
			<b>Grand Total</b>	<b>19,696</b>	<b>14396</b>
<b>GROUPS</b>					
Receipts	<b>13,801</b>	11,764	Payments	<b>13,509</b>	11559
<b>SOCIAL</b>					
Receipts	<b>9,130</b>	8,172		<b>8,795</b>	8042
<b>SUBSCRIPTIONS</b>					
Receipts		1,754			
<b>TOTAL RECEIPTS</b>	<b>44,801</b>	33,180	<b>TOTAL PAYMENTS</b>	<b>42,000</b>	33997
<b>Excess of Receipts over Payments</b>				<b>2,800</b>	<b>-817</b>

Note that the receipts listed for the Subscriptions Account for 2023-24 relate to income that was attributable to that financial year but was transferred to the Current Account at the beginning of 2024-25. For the 2024-25 accounts, all 2024-25 subscriptions were transferred to the Current Account within the financial year.

### Statement of Assets and Liabilities for years ending 31 August

	2024-25	2023-24
Item	£	£
<b>Equipment and Stock</b>	1,138	1,416
<b>Cash at Bank</b>		
Current account	19,288	16,936
Groups account (formerly Rent Account)	1,778	1,595
Social Account	2,258	1,924
Cash in hand with groups	1,468	1,745
Membership account (formerly Subscription)		
Subscription prepayments	8,826	8,752
"In year" payments	0	1,754
<b>Total assets</b>	<b>34,757</b>	<b>34,122</b>
<b>Liabilities</b>		
2025/26 membership pre-payments	8,826	8,752
Gift Aid repayment (estimate)	85	
Outstanding Invoices		790
<b>Total Liabilities</b>	<b>8,911</b>	<b>9,542</b>
<b>Net Assets</b>	<b>25,846</b>	<b>24,580</b>

### Equipment and Stock as at 31 August 2025

All equipment purchased is fully written off against receipts in the year of purchase. The equipment in the table below has been purchased in recent years and is shown with a notional estimate of the remaining value, based on a straight-line depreciation over the estimated years of life of the asset. Other equipment with zero value is still in use by various groups. A full list is held by the Treasurer.

Equipment	Purchase Price £	Financial Year of Purchase	Estimated Years of Life	Notional Value £
Laptop (Social Secretary)	370	2022-23	4	93
Square Payment Device (Treasurer)	23	2023-24	2	0
DVD Player (Film Group)	39	2023-24	2	0
Projector	829	2023-24	6	553
u3a branded goods	248	2023-24	2	0
Projector Screen	250	2024-25	3	167
Party Box' External Speaker	391	2024-25	6	326
<b>TOTAL</b>				<b>1,138</b>

### Receipts and Payments for Groups for year ending 31 August 2025

Group funds include money held in the Groups Account. Groups not listed are assumed to have receipts of less than £100 (although not all Groups responded to the request to report).

Group	Starting Balance £	Income	Payments	Closing Balance £
Bridge 2	81	1,254	1,272	63
Craft	186	710	702	194
Earth Science/Geolog	178	444	420	202
History	27	605	616	16
Literary Appreciation	18	257	240	35
Opera Appreciation	388	680	587	481
Painting	32	1,299	1,329	2
Pickleball	730	4,376	4,574	533
Racketball	25	561	580	6
Science	197	801	724	275
Table Tennis 1	68	1,577	1,231	413
Table Tennis 2	132	1,237	1,235	134
<b>TOTAL</b>	<b>2,062</b>	<b>13,801</b>	<b>13,509</b>	<b>2,354</b>

### Receipts and Payments for the Social Committee for year ending 31 August 2025

	Receipts £	Payments £	Surplus/-Deficit £
<b>Balance from 2023-24</b>			<b>1,924</b>
<b>TRIP</b>			
TFR from 2023-24 miscoding			25
Arley Hall	1,233	1,126	107
Glass 1	1,160	1,106	54
Glass 2	1,034	1,140	-106
Swan Lake	1,186	1,187	-1
Peaceful	223	223	0
Rode Hall	0	0	0
Stockport	525	602	-77
Llangollen	1,560	1,539	22
Portmeirion	1,330	1,275	55
Kinky Boots	585	598	-13
Square	0	0	0
Erddig	294		294
<b>TOTAL</b>	<b>9,130</b>	<b>8,795</b>	<b>334</b>
<b>Balance carried forward</b>			<b>2,258</b>

**CHESTER U3A**

England & Wales - Charity number 1048416

---

# Accounts

---

# Chester u3a Trustees' Report

## Object

The object of Chester u3a is the advancement of education and in particular the education of older people and those retired from full time work, by all means, including associated activities conducive to learning and personal development in Chester and the surrounding area. This is summed up in the u3a slogan of 'Learn, Laugh, Live'.

## Trustees

The Trustees for 2023-24 were: -

Peter Goodhew ( <b>Chair</b> )	Sandra Moffat	Trish Langford
Sue Foy ( <b>Vice Chair</b> )	Sheila Morrison	Steve Moore
Hazel Lloyd ( <b>Business Secretary</b> )	Ken Lewis	Sue Houghton
Dave Houghton ( <b>Treasurer</b> )	Roger Howell	Frank Hogan

## Financial report

A deficit of £817 is reported, compared to a surplus of £3,033 for 2022-23. This reflects a general increase in costs due to inflation plus higher expenditure in specific areas, set against an unchanged membership fee and the absence of Gift Aid (see below).

There was increased expenditure in some areas, notably equipment (purchase of a new projector) and a meeting held in November for Group Leaders. The Committee agreed at the beginning of the year that our Speaker Programme should be attractive to all members at both venues, and the increased spend on Speakers reflects this ambition. The increased spend on Refreshments includes a cake for the Chester u3a 30th Anniversary coupled with higher attendance figures at Monthly Meetings. The increased spend on Printing & Stationery is largely due to the professional printing of the 2024 Members Survey. Hall Hire appears to be lower than last year, but this is due to timing of invoices from the venues and the amount outstanding is shown as a liability in the Accounts. Overall, reserves are healthy, and the Committee has taken the view that it is appropriate to make such spends as are necessary to give a high-quality member experience.

The number of social events increased in 2023-24, with 11 trips organised during the year compared to seven in 2022-23. Events were delivered on an approximate break-even basis, and the Social Account holds a contingency of £1924 at the end of the year.

Membership subscriptions are shown in the Current Account (£11,218) and Subscriptions Account (£1,223); the total of £12,441 is a slight increase from 2022-23. A total of 966 members were included in the Beacon snapshot in April 2024, which is used to calculate our membership fee to the Third Age Trust, the U3A national representative body. This is charged at £4.00 per member (£3,864). By the end of the year we had 1004 members. We also pay £3.60 per address for the five annual copies of the u3a Matters magazine (formerly Third Age Matters) (£2,896). The fee paid to the Third Age Trust for the Beacon management administration system remains at £1 per member. It is considered that this annual cost of £966

is worthwhile as it ensures that the personal data relating to members is kept secure and provides a very efficient method of staying connected with members by email. It has also allowed members to access and amend their personal data and to renew their annual subscription on-line. We continue to take cheques for membership subscriptions although this does carry an extra administrative burden for the Membership Secretary and Treasurer.

We are awaiting a decision on our application for Gift Aid, so it does not appear in the 2023-24 accounts. We are aware that other u3a groups have had their claims rejected, which would be disappointing but would not significantly affect operations given our healthy reserves and membership numbers. Nevertheless, we still encourage all members who pay income tax to register for a Gift Aid donation if they have not done so. This can be done through the Members Portal. A Joint membership category is available, which allows us to claim for both members even if only one member is eligible for Gift Aid.

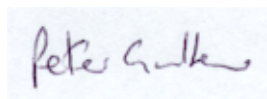
We received a total donation from Riviera Travel of £786 from members who booked holidays with them and requested their Affinity Partnership scheme to be applied to Chester u3a (up to 10% of the holiday cost is donated).

We pay for technical support for the hire of equipment and use of a technician for streaming and recording our meetings at the Festival Church (£1,165). This provision is considered an essential part of our service to members who may find it difficult to attend meetings in-person.

The accounts are prepared on a Receipts and Payments basis in line with the recommendation of the Third Age Trust and Charity Commission. All equipment purchased is therefore written off against receipts in the year of purchase. The Statement of Assets and Liabilities shows assets that are assessed to have a notional value, together with the balances held in cash. The total of these cash balances (£24,580) is very similar to the figure for 2022-23 (£24,858). The level of cash balances held at the end of the financial year is considered by the Trustees to be at the top end of the level commensurate with this type of charity.

Advance membership subscriptions for 2024-25 (£8,752) received by 31 August 2024 are not included in Current Account Receipts and Payments presented below but they will be brought into the corresponding accounts for 2024-25, along with other subscriptions received in-year.

The accounts have been examined by Richard Morris, Fellow of the Institute of Chartered Accountants in England and Wales.



Peter Goodhew  
Chair

Dave Houghton  
Treasurer

Date 31.10.2024

**Details of Receipts and Payments for the year ending 31 August 2024 and 31 August 2023**

<b>Receipts</b>	<b>2023-24</b>	<b>2022-23</b>	<b>Payments</b>	<b>2023-24</b>	<b>2022-23</b>
	<b>Total £</b>	<b>Total £</b>		<b>Total £</b>	<b>Total £</b>
Subscriptions	11,218	12,324	U3A Membership	3,864	3,780
Riviera Travel	255	386	u3a Matters	2,896	2,720
Balance from closed Group	16	0	Hall Hire	943	1,680
Test Square	1	0	Equipment	1,195	413
Gift Aid	0	1,754	Technical Support	1,165	1,050
			Speaker	1,222	726
			Beacon fee	966	945
			Co-ordinators' meeting	692	0
			Postage	462	436
			Licences	267	322
			Refreshments	456	162
			PayPal Commission	124	168
			Printing & Stationery	89	8
			Web hosting	55	46
			Committee Expenses	0	90
<b>Total</b>	<b>11,490</b>	<b>14,463</b>	<b>Total</b>	<b>14,396</b>	<b>12,547</b>
<b>Groups</b>					
Receipts	11,764	9,603	Payments	11,559	8,579
<b>Social Account</b>					
Receipts	8,172	3,743	Payments	8,042	3,651
<b>Subscription Account</b>					
2023-24 PayPal Subscriptions	1,223	0			
Riviera Travel Donations	531	0			
<b>Total Receipts</b>	<b>33,180</b>	<b>27,810</b>	<b>Total Payments</b>	<b>33,997</b>	<b>24,776</b>
<b>Excess of Receipts over Payments</b>				<b>(817)</b>	<b>3,033</b>

**Statement of Assets and Liabilities as at 31 August 2024**

<b>Item</b>	<b>£</b>
<b>Equipment and Stock</b>	<b>1,416</b>
<b>Cash at Bank</b>	
Current account	16,936
Rent account	1,595
Social Account	1,924
Cash in hand with groups	1,745
Subscription account	10,506
<b>Total assets</b>	<b>34,122</b>
<b>Liabilities</b>	
2024-25 membership pre-payments	8,752
Outstanding invoices on Hall Hire	790
<b>Total Liabilities</b>	<b>9,542</b>
<b>Net Assets</b>	<b>24,580</b>

## Equipment and Stock as at 31 August 2024

All equipment purchased is fully written off against receipts in the year of purchase. The equipment in the table below has been purchased in recent years and is shown with a notional estimate of the remaining value, based on a straight-line depreciation over the years of life. Other equipment with zero value is still in use by various groups. A full list is held by the Treasurer.

Equipment	Purchase Price £	Year of Purchase	Years of Life	Notional Value £
Laptop (Social Secretary)	370	2023	4	278
Square Payment Device (Treasurer)	23	2024	2	23
DVD Player (Film Group)	39	2024	2	39
Projector	829	2024	6	829
u3a branded goods	248	2024	2	248
<b>TOTAL</b>				<b>1,416</b>

## Receipts and Payments for Groups for year ending 31 August 2024

Group funds include money held in the Rent Account. Groups not listed are assumed to have receipts of less than £50 (although not all Groups responded to the request to report).

Group	Starting Balance £	Receipts £	Payments £	Closing Balance £
Bridge 2	76	1,284	1,279	81
Craft	142	415	348	209
Earth Science/Geology	151	336	309	178
History	12	556	495	73
Literary Appreciation	64	211	257	18
Opera Appreciation	365	650	627	388
Painting 2	61	1,305	1,334	32
Photography	350	270	276	344
Pickleball	493	3,807	3,570	730
Racketball	13	337	325	25
Science	381	476	660	197
Table Tennis 1	100	999	1,031	68
Table Tennis 2	62	1,118	1,048	132
<b>TOTAL</b>	<b>2,270</b>	<b>11,764</b>	<b>11,559</b>	<b>2,476</b>

## Receipts and Payments for the Social Committee for year ending 31 August 2024

	Receipts £	Payments £	Surplus/-Deficit £
<b>Balance from 2022-23</b>			<b>1,794.66</b>
<b>TRIP</b>			
Peter Pan	335.00	335.00	0.00
Ludlow	590.00	550.00	40.00
Royal Court	336.00	336.00	0.00
Macc Hall	1,018.00	1,017.90	0.10
Drifters	820.50	820.50	0.00
Afternoon Tea	750.00	750.00	0.00
Potteries Museum	710.00	710.00	0.00
Tissington	602.00	560.00	42.00
Canal Trip	160.00	160.00	0.00
Puffin Island	1,460.00	1,402.75	57.25
Southport	1,390.00	1,400.00	(10.00)
<b>TOTAL</b>	<b>8,171.50</b>	<b>8,042.15</b>	<b>129.35</b>
<b>Balance carried forward</b>			<b>1,924.01</b>