

# **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
				PayPal commission	287	124
<b>Grand Total</b>	<b>21,870</b>	<b>11,490</b>		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>