

THE ALSAGER & DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales · Charity number 1072030

Details

Other names	ALSAGER U3A
Status	Registered
Legal form	Other
Registered	1998-10-19
Register	View on the Charity Commission register

Contact

Address	8 Denford Place Church Lawton Stoke-On-Trent ST7 3RF
Phone	07368339405
Email	secretary@alsageru3a.org.uk
Website	www.alsageru3a.org.uk

Activities

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: Educational and recreational activities aimed at improving the physical, mental and social welfare of people no longer in full time employment in the Alsager and surrounding district.

Classification

- **How:** Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science, Amateur Sport, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** ALSAGER
- Cheshire East
- Cheshire West & Chester
- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£77,470	£76,715	-	-
2024-08-31	£70,099	£75,594	-	-
2023-08-31	£63,443	£66,917	-	-
2022-08-31	£56,564	£56,831	-	-
2021-08-31	£16,544	£21,638	-	-

Trustees

Name	Role	Appointed
David Gaston	Chair	2023-11-06
Celia Hudson		2023-11-06
Christine Butler-Meadows		2015-10-26
Gaynor Elizabeth Butler		2023-11-06
Geraldine Dalton		2022-05-11
Pui Ki Regina Lo		2024-04-08
Tony Desmond Barson		2024-11-04

THE ALSAGER & DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1072030

Accounts



CHARITY COMMISSION FOR ENGLAND AND WALES

Trustees' Annual Report

1 September 2024 to 31 August 2025

Alsager and District University of the Third Age

1072030

Objectives and Activities

	Statement of Recommended Practice (SORP) reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Educational and recreational activities aimed at improving the physical, mental and social welfare of people in the Alsager and surrounding district who are no longer in full time employment
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 Para 1.19	Operate a variety of classes and group meetings covering both educational and amateur sporting activities. Also, arrange a number of day trips for both educational and recreational purposes. The Charity, with a local travel firm, also facilitates holidays for members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees remain aware that the prime objective is to ensure that the senior members in the community of Alsager and District who are no longer in full time employment have the opportunity to remain active and involved in a wide variety of activities, which helps in their wellbeing.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Charity returned from its summer break in early September 2024. The membership, at that stage, was 915 with 58 groups operating. Throughout the year membership has increased and at the end of August 2025 was 925.</p> <p>Throughout the year we have lost groups due to members declining or leaders retiring but new groups have started. As of the end of August 2025 we remain with 58 groups functioning with a new Pickleball Group due to start.</p> <p>The major activity remains the weekly Charity hub meeting at the Civic Centre and also includes some group activities along with the unique Talk Time events which attract an average attendance of over 60 members</p>

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	<p>The Committee set a budget for the end of August 2025 with the intention of breaking even. This is in line with guidance from the Charity Commission to ensure that reserve balances held are not unnecessarily high.</p> <p>The initial financial results show a small surplus of less than 1%.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Committee is aware of the guidance from the Charity Commission that reserves should not be greater than 50% of turnover, the current reserve balance as at 31 August 2025 is £18,354 and is 24% of last year's turnover</p>
Amount of reserves held	Para 1.22	<p>Sufficient funds are held in reserve to ensure that all financial commitments can be met in the event of winding down the Charity.</p> <p>There are no restrictions in place on the proper use of reserves and were originally set at 6 months.</p> <p>A deposit account has been set up with an initial £12,000 to separate the reserve fund from day-to-day operating requirements and to ensure our reserves do not exceed 6 months. This will be reviewed on an annual basis</p>

Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Structure, Governance and Management

Type of governing document	Para 1.25	Trust Deed
Constitution of the Charity	Para 1.25	Part of National Organisation Third Age Trust

Reference and Administrative details

Charity Name	Alsager and District U3A
Registered Charity Number	1072030
Charity's principal correspondence address	8 Denford Place Church Lawton Stoke on Trent, ST7 3RF

Names of the Trustees who manage Alsager & District U3A Charity

Trustee Name	Office	Dates acted	Who Appoints Trustees
Gaynor Butler	Secretary	06/11/2023 – 20/10/2025	Executive Committee
David Gaston	Chair	06/11/2024 – 20/10/2025	Executive Committee
Celia Hudson	Trustee	08/01/2024 – 20/10/2025	Executive Committee
Regina Lo	Trustee	12/02/2024 – 20/10/2025	Executive Committee
Christine Butler Meadows	Trustee	30/10/2023 - 20/10/2025	Charity AGM 2023
Geraldine Dalton	Trustee	30/10/2023 - 20/10/2025	Charity AGM 2023
Tony Barson	Treasurer	04/11/2024 - 20/10/2025	Executive Committee

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how these falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Declarations

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

Signed on behalf of the charity's trustees

David Gaston
Chair
20 th October 2025

Accounts for the Year 2024/2025

Income and Expenditure Account for the Year Ending 31 August 2025

Income	2025		2024	
	£	£	£	£
Annual Enrolment Fee	9,385		4,985	
Class Attendance Fees	48,487		48,023	
Gift Aid	1,550		913	
Teas and Coffees	397		426	
Donations & Grants Received	250		155	
Other Income	502		-	
Sale of Equipment	-		39	
Total Income Main Activities		60,571		54,540
Travel Income		15,811		13,434
Charity Income		1,088		2,125
Total Income		77,469		70,099

Expenditure	2025		2024	
	£	£	£	£
Room Hire & Rentals	40,229		39,834	
Other Class Costs	9,458		8,296	
Talk Time Fees & Expenses	1,793		1,351	
Other Meetings	1,045		874	
Third Age Trust	4,831		5,203	
Purchase of Equipment	433		2,051	
IT Support	1,039		1,190	
Donations Made	290		290	
Postage	422		462	
Stationary & Support Costs	437		649	
Banking Fees	230		99	
Total Main Activity Expenditure		60,209		60,299
Travel Expenditure		15,418		13,169
Charity Expenditure		1,088		2,125
Total Expenditure		76,714		75,594

Surplus/(Deficits) Main	362	(5,759)
Surplus / (Deficits) Travel	393	265
Surplus / (Deficits) Charity	-	-
Surplus (Deficit) for the Year	755	(5,495)

Annual Accounts for the Year 2024/2025

Balance Sheet as at 31 August 2025

	2025		2024	
	£	£	£	£
Travel Prepayments	3,489		3,536	
Debtors	1,666		1,152	
Travel Bank Account & Cash in Hand	3,394		3,411	
Main Bank Accounts & Cash in Hand	3,182		15,318	
Deposit	12,000		-	
		23,731		23,417
Less Creditors as at 31 August	(1,389)		(1,337)	
Members Receipts in Advance Travel	(2,490)		(2,162)	
Group Receipts in Advance	(1,499)		(2,319)	
		(5,377)		(5,818)
Total Net Assets		18,354		17,599
General Reserve				
Main Activity Balance Brought Forward		13,599		19,094
Main Activity Surplus/(Deficit) for the Year	362		(5,759)	
Receipt from Travel Funds Surplus	393		265	
		755		(5,495)
Closing Balance		14,354		13,599
Working Capital				
Travel Balance Brought Forward	4,000		4,000	
Travel Surplus (Deficit) for the year	393		265	
Transfer to the General Reserve	(393)		(265)	
Closing Balance		4,000		4,000
Charity Fund Balance		-		-
Total Reserves		18,354		17,599

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent
Examiner and Hon.
Auditor

T. O. Smith

T Smith FCA

16th Oct 2025

Date

On behalf of the Trustees

Hon. Chair

David Gaston

David Gaston

20 Oct 2025

Date

Treasurer

Tony Barson

Tony Barson

20 Oct 2025

Date



Section A Independent Examiner's Report

Report to the trustees	Charity Name Alsager & District The University Of The Third Age		
On accounts for the year ended	31 st August 2024	Charity no (if any)	1072030
Set out on pages	1 and 2 <small>(remember to include the page numbers of additional reports)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st August 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

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

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

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

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

Signed: T. D. Smith Date: 5th Sept 2024

Name: Timothy Smith

Relevant professional qualification(s) or body: FCA

(if any):

Address:

Section B Disclosure

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

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

Annual Accounts for the Year 2023/2024

Income and Expenditure Account for the Year Ending 31 August 2024

Income	2024		2023	
	£	£	£	£
Annual Enrolment Fee	4,985		5,320	
Class Attendance Fees	48,023		39,587	
Gift Aid	913		863	
Teas and Coffees	426		328	
Donations & Grants Received	155		150	
Sale of Equipment	39		20	
Total Income Main Activities		54,540		46,268
Travel Income		13,434		17,175
Charity Income		2,125		
Total Income		70,099		63,443

Expenditure	2024		2023	
	£	£	£	£
Room Hire & Rentals	39,834		34,495	
Less overprovision in Prior Year	-		(1,594)	
Other Class Costs	8,296		5,861	
Talk Time Fees & Expenses	1,351		1,228	
Other Meetings	874		1,079	
Third Age Trust	5,203		4,861	
Purchase of Equipment	2,051		1,697	
IT Support	1,190		1,068	
Donations Made	290		372	
Postage	462		106	
Stationery & Support Costs	649		558	
Banking Fees	99		91	
Administration	-		64	
Total Main Activity Expenditure		60,299		49,887
Travel Expenditure		13,169		17,030
Charity Expenditure		2,125		
Total Expenditure		75,594		66,917
Surplus/(Deficits) Main	(5,759)		(3,619)	
Surplus / (Deficits) Travel	265		145	
Surplus / (Deficits) Charity	-		-	
Surplus (Deficit) for the Year		(5,495)		(3,474)

Annual Accounts for the Year 2023/2024

Balance Sheet as at 31 August 2024

	2024		2023	
	£	£	£	£
Travel Prepayments	3,536			
Debtors	1,152			
Travel Bank Account & Cash in Hand	3,411		4,145	
Main Bank Accounts & Cash in Hand	15,318		21,906	
		23,417		26,051
Less Creditors as at 31 August	(1,337)		(124)	
Members Receipts in Advance Travel	(2,162)			
Group Receipts in Advance	(2,319)		(2,833)	
		(5,818)		(2,957)
Total Net Assets		17,599		23,094
General Reserve				
Main Activity Balance Brought Forward		19,094		22,568
Main Activity Deficit for the Year	(5,759)		(5,212)	
Savings from Prior Year Creditor Provision			1,594	
Main Activity Surplus (Deficit) for the year	(5,759)		(3,618)	
Receipt from Travel Funds	265		145	
		(5,495)		(3,474)
Closing Balance		13,599		19,094
Working Capital				
Travel Balance Brought Forward	4,000		4,000	
Travel Surplus (Deficit) for the year	265		145	
Transfer to the General Reserve	(265)		(145)	
Closing Balance		4,000		4,000
Charity Fund Balance		-		-
Total Reserves		17,599		23,094

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent
Examiner and Hon.
Auditor

T Smith FCA

Date

On behalf of the Trustees

05/09/2024

Hon. Chair

A Bell

Date

Regina Lo

R T Simpson

05/09/2024

Trustee/Accountant

Regina P K Lo

R T Simpson

Date

THE ALSAGER & DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1072030

Accounts



CHARITY COMMISSION FOR ENGLAND AND WALES

Trustees' Annual Report

1 September 2023 to 31 August 2024

Alsager and District University of the Third Age

1072030

Objectives and Activities

	Statement of Recommended Practice (SORP) reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Educational and recreational activities aimed at improving the physical, mental and social welfare of people in the Alsager and surrounding district who are no longer in full time employment
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 Para 1.19	Operate a variety of classes and group meetings covering both educational and amateur sporting activities. Also, arrange a number of day trips for both educational and recreational purposes. The Charity with a local travel firm also facilitates holidays for members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees remain aware that the prime objective is to ensure that the senior members in the community of Alsager and District who are no longer in full time employment have the opportunity to remain active and involved in a wide variety of activities, which helps in their wellbeing.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Charity returned from its summer break in early September 2023. The membership, at that stage, was 984 with 58 groups operating. Throughout the year membership has increased and at the end of August 2024 was 1021.</p> <p>Throughout the year we have lost groups due to members declining or leaders retiring but new groups have started. As of the end of August 2024 we had 58 groups functioning.</p> <p>The major activity remains the weekly Charity hub meeting at the Civic Centre and also includes some groups activities along with the unique Talk Time events which attract an average attendance of over 60 members</p>

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	<p>The Committee set a budget for the year of 2024 with the intention of incurring a deficit of £5,000 to continue to reduce the balance held on reserves. This is in line with the guidance from the Charity Commission to ensure that reserves balances held were not held unnecessarily high.</p> <p>The initial financial results are that the end result is approximately £5,750 which is a slightly larger deficit due to late committee approval to use some of the reserves for external support services and the purchase of some new equipment.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Sufficient funds are held in reserve to ensure that all financial commitments can be met in the event of winding down the Charity.</p> <p>There are no restrictions in place on the proper use of reserves by the Charity. The Committee over the years set the reserves and were originally capped at six months turnover.</p> <p>The previous Committee recognised the times of austerity reduced the yearly membership fee for 2023. The current Committee retained this decision for 2024.</p> <p>This further reduces reserves in 2024 and will be reviewed on an annual basis.</p>
Amount of reserves held	Para 1.22	<p>The Committee are aware of the guidance from the Charity Commission that reserves should not be greater than 50% of turnover. The current reserves balance at 31 August 2024 is £17,577 and is 27.5% of the last year's turnover and has been a planned and managed reduction over the last two years.</p>

Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Structure, Governance and Management

Type of governing document	Para 1.25	Trust Deed
Constitution of the Charity	Para 1.25	Part of National Organisation Third Age Trust

Reference and Administrative details

Charity Name	Alsager and District U3A
Registered Charity Number	1072030
Charity's principal correspondence address	8 Denford Place Church Lawton Stoke on Trent, ST7 3RF

Names of the Trustees who manage Alsager & District U3A Charity

Trustee Name	Office	Dates acted	Who Appoints Trustees
Alan Bell	Chair	30/10/2023 – 21/10/2024	Charity AGM 2023
Gaynor Butler	Secretary	06/11/2023 – 21/10/2024	Executive Committee
David Gaston	Vice Chair	06/11/2023 – 21/10/2024	Executive Committee
Celia Hudson	Treasurer	08/01/2024 – 21/10/2024	Executive Committee
Regina Lo	Financial Controller	12/02/2024 – 21/10/2024	Executive Committee
Christine Bell	Trustee	30/10/2023 – 21/10/2024	Charity AGM 2023
Christine Butler Meadows	Trustee	30/10/2023 - 21/10/2024	Charity AGM 2023
Geraldine Dalton	Trustee	30/10/2023 - 21/10/2024	Charity AGM 2023

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how these falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Declarations

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

Signed on behalf of the charity's trustees

Alan Bell
Chair
21 October 2024

Annual Accounts for the Year 2023/2024

Balance Sheet as at 31 August 2024

	2024		2023	
	£	£	£	£
Travel Prepayments	3,536			
Debtors	1,152			
Travel Bank Account & Cash in Hand	3,411		4,145	
Main Bank Accounts & Cash in Hand	15,318		21,906	
		23,417		26,051
Less Creditors as at 31 August	(1,337)		(124)	
Members Receipts in Advance Travel	(2,162)			
Group Receipts in Advance	(2,319)		(2,833)	
		(5,818)		(2,957)
Total Net Assets		17,599		23,094
General Reserve				
Main Activity Balance Brought Forward		19,094		22,568
Main Activity Deficit for the Year	(5,759)		(5,212)	
Savings from Prior Year Creditor Provision			1,594	
Main Activity Surplus (Deficit) for the year	(5,759)		(3,618)	
Receipt from Travel Funds	265		145	
		(5,495)		(3,474)
Closing Balance		13,599		19,094
Working Capital				
Travel Balance Brought Forward	4,000		4,000	
Travel Surplus (Deficit) for the year	265		145	
Transfer to the General Reserve	(265)		(145)	
Closing Balance		4,000		4,000
Charity Fund Balance		-		-
Total Reserves		17,599		23,094

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent Examiner
and Hon. Auditor

T. D. Smith

T Smith BFP FCA

23rd Sept 2024

Date

On behalf of the Trustees

Hon. Chair

Alan Bell
A Bell

05/09/2024

Date

Trustee/Accountant

Regina Lo
Regina P K Lo

R T Simpson
R T Simpson

05/09/2024

Date



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Alsager & District The University Of The Third Age

On accounts for the year ended

31st August 2024 Charity no (if any) 1072030

Set out on pages

1 and 2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st August 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

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

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

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

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

Signed: T. D. Smith

Date: 5th Sept 2024

Name: Timothy Smith

Relevant professional qualification(s) or body

FCA

(if any):

Address:

Section B

Disclosure

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

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

Annual Accounts for the Year 2023/2024

Income and Expenditure Account for the Year Ending 31 August 2024

Income	2024		2023	
	£	£	£	£
Annual Enrolment Fee	4,985		5,320	
Class Attendance Fees	48,023		39,587	
Gift Aid	913		863	
Teas and Coffees	426		328	
Donations & Grants Received	155		150	
Sale of Equipment	39		20	
Total Income Main Activities		54,540		46,268
Travel Income		13,434		17,175
Charity Income		2,125		
Total Income		<u><u>70,099</u></u>		<u><u>63,443</u></u>

Expenditure	2024		2023	
	£	£	£	£
Room Hire & Rentals	39,834		34,495	
Less overprovision in Prior Year	-		(1,594)	
Other Class Costs	8,296		5,861	
Talk Time Fees & Expenses	1,351		1,228	
Other Meetings	874		1,079	
Third Age Trust	5,203		4,861	
Purchase of Equipment	2,051		1,697	
IT Support	1,190		1,068	
Donations Made	290		372	
Postage	462		106	
Stationary & Support Costs	649		558	
Banking Fees	99		91	
Administration	-		64	
Total Main Activity Expenditure		60,299		49,887
Travel Expenditure		13,169		17,030
Charity Expenditure		2,125		
Total Expenditure		<u><u>75,594</u></u>		<u><u>66,917</u></u>
Surplus/(Deficits) Main	(5,759)		(3,619)	
Surplus / (Deficits) Travel	265		145	
Surplus / (Deficits) Charity	-		-	
Surplus (Deficit) for the Year		<u><u>(5,495)</u></u>		<u><u>(3,474)</u></u>

Annual Accounts for the Year 2023/2024

Balance Sheet as at 31 August 2024

	2024		2023	
	£	£	£	£
Travel Prepayments	3,536			
Debtors	1,152			
Travel Bank Account & Cash in Hand	3,411		4,145	
Main Bank Accounts & Cash in Hand	15,318		21,906	
		23,417		26,051
Less Creditors as at 31 August	(1,337)		(124)	
Members Receipts in Advance Travel	(2,162)			
Group Receipts in Advance	(2,319)		(2,833)	
		(5,818)		(2,957)
Total Net Assets		17,599		23,094
General Reserve				
Main Activity Balance Brought Forward		19,094		22,568
Main Activity Deficit for the Year	(5,759)		(5,212)	
Savings from Prior Year Creditor Provision			1,594	
Main Activity Surplus (Deficit) for the year	(5,759)		(3,618)	
Receipt from Travel Funds	265		145	
		(5,495)		(3,474)
Closing Balance		13,599		19,094
Working Capital				
Travel Balance Brought Forward	4,000		4,000	
Travel Surplus (Deficit) for the year	265		145	
Transfer to the General Reserve	(265)		(145)	
Closing Balance		4,000		4,000
Charity Fund Balance		-		-
Total Reserves		17,599		23,094

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent
Examiner and Hon.
Auditor

T Smith FCA

Date

On behalf of the Trustees

05/09/2024

Hon. Chair

A Bell

Date

Regina Lo

R T Simpson

05/09/2024

Trustee/Accountant

Regina P K Lo

R T Simpson

Date

THE ALSAGER & DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1072030

Accounts



CHARITY COMMISSION FOR ENGLAND AND WALES

Trustees' Annual Report

1 September 2022 to 31 August 2023

Alsager and District University of the Third Age

1072030

Objectives and Activities

	Statement of Recommended Practice (SORP) reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Educational and recreational activities aimed at improving the physical, mental and social welfare of people in the Alsager and surrounding district who are no longer in full time employment
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 Para 1.19	Operate a variety of classes and group meetings covering both educational and amateur sporting activities. Also, arrange a number of travel options for both educational and recreational purposes. The Charity with a local travel firm also facilitates holidays for members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees remain aware that the prime objective is to ensure that the senior members in the community of Alsager and District who are no longer in full time employment have the opportunity to remain active and involved in a wide variety of activities, which helps in their wellbeing.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Charity returned from its summer break in early September 2022. The membership at that stage was 830 with 57 groups operating. Throughout the year membership has increased and at the end of August 2023 was 984.</p> <p>Throughout the year we have lost groups due to members declining or leaders retiring but new groups have started. As of the end of August 2023 we had 59 groups functioning.</p> <p>The major activity remains the weekly Charity hub meeting at the Civic Centre and also includes some groups activities along with the unique Talk Time events which attract an average attendance of over 50 members</p>

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	<p>The Committee set a budget for the year 2023 with the intention of incurring a deficit of £5,000 to reduce the balance on reserves. This is in line with guidance from the Charity Commission to ensure that reserves balances held were not unnecessarily inappropriate.</p> <p>The initial return was a slightly larger deficit of just over £5,200 which has been reduced to £3,600 by utilising the overprovision of creditors in the 2022 annual accounts.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Sufficient funds are held in reserve to ensure that all financial commitments can be met in the event of winding down the Charity. There are no restrictions in place on the proper use of reserves by the Charity.</p> <p>The amounts in reserve were originally capped at six months turnover but in the times of austerity the yearly membership fee for 2023 was halved at the AGM in October 2022. This had a net effect of reducing the reserves by just under £3,500.</p>
Amount of reserves held	Para 1.22	<p>The Committee are aware of the guidance from the Charity Commission that reserves should not be greater than 50% of turnover.</p> <p>The current reserves balance at 31 August 2023 is £23,094 and is 36% of last year's turnover.</p>
Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	None

Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None
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Structure, Governance and Management

Type of governing document	Para 1.25	Trust Deed
Constitution of the Charity	Para 1.25	Part of National Organisation Third Age Trust

Reference and Administrative details

Charity Name	Alsager and District U3A
Registered Charity Number	1072030
Charity's principal correspondence address	3 Belvedere Terrace Rode Heath ST7 3SA

Names of the Trustees who manage Alsager & District U3A Charity

Trustee Name	Office	Dates acted	Who Appoints Trustees
Roger Poole	Chair Trustee	01/09/2022 – 24/10/2022 24/10/2022 - 31/08/2023	Charity AGM 2021 Charity AGM 2022
Alan Bell	Trustee Chair	01/09/2022 – 24/10/2022 24/10/2022 - 31/08/2023	Charity AGM 2021 Charity AGM 2022
Christine Bell	Secretary	01/09/2022 - 31/08/2023	Charity 2021 & 2022 AGM
Robert Simpson	Trustee Acting Treasurer	01/09/2022 – 24/10/2022 01/06/2023 - 31/08/2023	Charity AGM 2021 Executive Committee
Harold Paterson	Treasurer	01/09/2022 - 31/05/2023	Charity AGM 2022
Christine Butler Meadows	Trustee	01/09/2022 - 31/08/2023	Charity AGM 2021 & 2022
Pam Abbott	Trustee	01/09/2022 - 24/10/2022	Charity AGM 2021
Pat Arnott	Trustee	01/09/2022 - 31/08/2023	Charity AGM 2021 & 2022
Pam Rayworth	Trustee	01/09/2022 - 24/10/2022 24/10/2022 - 31/08/2023	Executive Committee Charity AGM 2022
Angela Alcock	Trustee	01/09/2022 – 24/10/2022	Charity AGM 2021
Jean Steer	Trustee	01/09/2022 – 31/08/2023	Charity AGM 2021 & 2022
Geraldine Dalton	Trustee	01/09/2022 – 24/10/2022 24/10/2022 - 31/08/2023	Executive Committee Charity AGM 2022

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how these falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Declarations

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

Signed on behalf of the charity's trustees

Alan Bell
Chair
30 October 2023

Annual Accounts for the Year 2022/2023

Income and Expenditure Account for the Year Ending 31 August 2023

Income	2023		2022	
	£	£	£	£
Annual Enrolment Fee	5,320		9,420	
Class Attendance Fees	39,587		32,056	
Gift Aid	863		1,830	
Teas and Coffees	328		306	
Donations & Grants Received	150		96	
Sale of Equipment	20		475	
Bank Incentive/Compensation			25	
Members Contribution to New Equipment			96	
Total Income Main Activity		46,268		44,304
Travel Income		17,175		12,260
Total Income		63,443		56,564
Expenditure	2023		2022	
	£	£	£	£
Room Hire & Rentals	34,495		30,204	
Less Overprovision in Prior Year	(1,594)			
Other Class Costs	5,861		3,231	
Talk Time Fees & Expenses	1,228		1,365	
Other Meetings	1,079		1,120	
Third Age Trust	4,861		4,403	
Purchase of Equipment	1,697		2,730	
IT Support	1,068		1,178	
Donations Made	372		285	
Postage	106		334	
Stationary & Support Costs	558		288	
Banking Fees	91		145	
Administration & Licence Fees	64		175	
Total Main Activity Expenditure		49,887		45,458
Travel Expenditure		17,030		11,373
Total Expenditure		66,917		56,831
Surplus (Deficit) for the Year		(3,474)		(267)

Annual Accounts for the Year 2022/2023

Balance Sheet as at 31 August 2023

	2023		2022	
	£	£	£	£
Travel Prepayments				1,558
General Activity Debtors				388
Travel Bank Account	4,145		3,030	
Bank Accounts and Cash in hand	21,906		26,174	
		26,051		29,204
Less Creditors as at 31 August	(124)		(2,448)	
Receipts in Advance	(2,833)		(1,547)	
			(587)	
		(2,957)		(4,582)
Total Net Assets		23,094		26,568
General Reserve				
	£	£	£	£
Main Activity Balance Brought Forward		22,568		20,220
Main Activity Deficit for the year	(5,212)		(1,154)	
Savings from Prior Year Creditors Provision	1,594		-	
Net charge of Main Activity for the year	(3,618)		(1,154)	
Receipt from Travel Funds	145		3,502	
Closing Balance		(3,474)		2,348
		19,094		22,568
Travel Balance Brought Forward	4,000		6,615	
Travel Surplus (Deficit) for the year	145		887	
Transfer to the General Reserve	(145)		(3,502)	
Closing Balance		4,000		4,000
Total Reserves		23,094		26,568

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent Examiner and Hon. Auditor

signed	Tim Smith	26/09/2023
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T Smith FCA

Date

On behalf of the Trustees

signed	Alan Bell	25/09/2023
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Hon. Chair

A Bell

Date

<i>R T Simpson</i>		25/09/2023
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Acting Treasurer

R T Simpson FCMA CGMA

Date



CHARITY COMMISSION FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Aisagar & District. USA

On accounts for the year
ended

31st August 2023

Set out on pages

1 & 2

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

Responsibilities and basis of report

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

Independent examiner's statement

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

T. D Smith

Name:

TIMOTHY SMITH

Relevant professional qualifications:

FCA

Address:

100 Station Road, Alsager

Stoke-on-Trent ST7 2PL

Section B

Disclosure

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

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

A large, empty rectangular box with a thin black border, occupying the right two-thirds of the page. It is intended for the user to provide details of items for disclosure as requested in the text to the left.

Annual Accounts for the Year 2022/2023

Income and Expenditure Account for the Year Ending 31 August 2023

	2023		2022	
	£	£	£	£
Income				
Annual Enrolment Fee	5,320		9,420	
Class Attendance Fees	39,587		32,056	
Gift Aid	863		1,830	
Teas and Coffees	328		306	
Donations & Grants Received	150		96	
Sale of Equipment	20		475	
Bank Incentive/Compensation			25	
Members Contribution to New Equipment			96	
Total Income Main Activity		46,268		44,304
Travel Income		17,175		12,260
Total Income		<u>63,443</u>		<u>56,564</u>
Expenditure				
Room Hire & Rentals	34,495		30,204	
Less Overprovision in Prior Year	(1,594)			
Other Class Costs	5,861		3,231	
Talk Time Fees & Expenses	1,228		1,365	
Other Meetings	1,079		1,120	
Third Age Trust	4,861		4,403	
Purchase of Equipment	1,697		2,730	
IT Support	1,068		1,178	
Donations Made	372		285	
Postage	106		334	
Stationary & Support Costs	558		288	
Banking Fees	91		145	
Administration & Licence Fees	64		175	
Total Main Activity Expenditure		49,887		45,458
Travel Expenditure		17,030		11,373
Total Expenditure		<u>66,917</u>		<u>56,831</u>
Surplus (Deficit) for the Year		<u>(3,474)</u>		<u>(267)</u>

Annual Accounts for the Year 2022/2023

Balance Sheet as at 31 August 2023

	2023		2022	
	£	£	£	£
Travel Prepayments				1,558
General Activity Debtors				388
Travel Bank Account	4,145		3,030	
Bank Accounts and Cash in hand	21,906		26,174	
		26,051		29,204
Less Creditors as at 31 August	(124)		(2,448)	
Receipts in Advance	(2,833)		(1,547)	
			(587)	
		(2,957)		(4,582)
Total Net Assets		23,094		26,568
General Reserve				
	£	£	£	£
Main Activity Balance Brought Forward		22,568		20,220
Main Activity Deficit for the year	(5,212)		(1,154)	
Savings from Prior Year Creditors Provision	1,594		-	
Net charge of Main Activity for the year	(3,618)		(1,154)	
Receipt from Travel Funds	145		3,502	
Closing Balance		(3,474)		2,348
		19,094		22,568
Travel Balance Brought Forward	4,000		6,615	
Travel Surplus (Deficit) for the year	145		887	
Transfer to the General Reserve	(145)		(3,502)	
Closing Balance		4,000		4,000
Total Reserves		23,094		26,568

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent Examiner and Hon. Auditor

signed	Tim Smith	26/09/2023
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T Smith FCA

Date

On behalf of the Trustees

signed	Alan Bell	25/09/2023
--------	------------------	------------

Hon. Chair

A Bell

Date

<i>R T Simpson</i>		25/09/2023
--------------------	--	------------

Acting Treasurer

R T Simpson FCMA CGMA

Date

THE ALSAGER & DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1072030

Accounts



CHARITY COMMISSION FOR ENGLAND AND WALES

Trustees' Annual Report

1 September 2021 to 31 August 2022

Alsager and District University of the Third Age

1072030

Objectives and Activities

	Statement of Recommended Practice (SORP) reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Educational and recreational activities aimed at improving the physical, mental and social welfare of people in the Alsager and surrounding district who are no longer in full time employment
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 Para 1.19	Operate a variety of classes and group meetings covering both educational and amateur sporting activities. Also, arrange a number of travel options for both educational and recreational purposes. The Charity with a local travel firm also facilitates holidays for members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees remain aware that the prime objective is to ensure that the senior members in the community of Alsager and District who are no longer in full time employment have the opportunity to remain active and involved in a wide variety of activities, which helps in their wellbeing.

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>The Charity were very pleased to announce the restart of most activities of Alsager U3A in September 2021 when the Covid restriction were relaxed.</p> <p>Trustees regarded the first term to December 2021 as a new start for all activities and offered support to groups due to the uncertainty of membership and costs of operating some activities as the country started to resume more normal activities.</p> <p>Current Membership is healthy and at end of August 2022 was 830.</p> <p>The major activity remains the weekly Charity hub meeting at the Civic Centre and also includes some groups activities along with the unique Talk Time events which attract an average attendance of over 40 members</p>

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	The Trustees anticipated that there would be some financial assistance required to support the start up on groups. This has not had a significant impact on reserves and the impact can be absorbed in the overall assessment of Alsager U3A finances
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient funds are held in reserve to ensure that all financial commitments can be met in the event of winding down the Charity. The reserves have no restrictions as to their proper use by the charity. The amounts in reserve were originally capped at six months turnover but due to the impact of COVID the trustees deemed this was not an acceptable indicator and will review the balance of reserves when a more normal basis of activity is restored.
Amount of reserves held	Para 1.22	The Committee are aware of the guidance that reserves should not be greater than 50% of turnover. The current reserves balance at 31 August 2022 is £26,567 and is 47% of last year's turnover.
Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Structure, Governance and Management

Type of governing document	Para 1.25	Trust Deed
Constitution of the Charity	Para 1.25	Part of National Organisation Third Age Trust

Reference and Administrative details

Charity Name	Alsager and District U3A
Registered Charity Number	1072030
Charity's principal correspondence address	3 Belvedere Terrace Rode Heath ST7 3SA

Names of the Trustees who manage Alsager & District U3A Charity

Trustee Name	Office	Dates acted	Who Appoints Trustees
Roger Poole	Chair	01/09/21 - 25/10/2021	Charity AGM 2020
Roger Poole	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Alan Bell	Trustee	01/09/21 - 25/10/2021	Charity AGM 2020
Alan Bell	Chair	25/10/2021 - 31/08/2022	Charity 2021 AGM
Christine Bell	Secretary	01/09/2021 - 31/08/2022	Charity 2020 & 2021 AGM
Robert Simpson	Treasurer	01/09/21 - 25/10/2021	Charity AGM 2020
Robert Simpson	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Robert Simpson	Deputy Chair	10/11/2021 - 31/08/2022	Executive Committee
Harold Paterson	Treasurer	25/10/2021 - 31/08/2022	Charity AGM 2021
Christine Butler Meadows	Trustee	01/09/2021 - 31/08/2022	Charity 2020 & 2021 AGM
Pam Abbott	Trustee	01/09/2021 - 31/08/2022	Charity 2020 & 2021 AGM
Pat Arnott	Trustee	01/09/21 - 25/10/2021	Executive Committee
Pat Arnott	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Pam Rayworth	Trustee	01/09/21 - 25/10/2021	Executive Committee
Pam Rayworth	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Angela Alcock	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Jean Steer	Trustee	25/10/2021 - 31/08/2022	Charity AGM 2021
Geraldine Dalton	Trustee	11/05/2022 - 31/08/2022	Executive Committee

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how these falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Declarations

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

Signed on behalf of the charity's trustees

Robert Simpson
Deputy Chair
24 October 2022

Annual Accounts for the Year 2021/2022

Income and Expenditure Account for the Year Ending 31 August 2022

Income	2022		2021	
	£	£	£	£
Annual Enrolment Fee	9,420	-	7,650	-
Class Attendance Fees	32,056	-	4,917	-
Gift Aid	1,830	-	1,356	-
Teas and Coffees	306	-	-	-
Donations Received	96	-	277	-
Sale of Equipment	475	-	-	-
Bank Incentive/Compensation	25	-	1,500	-
Contribution towards Equipment Purchase	96	-	368	-
Magazine Advertising	-	-	475	-
Total Income Main Activity		44,304		16,543
Travel Income		12,260		1
Total Income		<u><u>56,564</u></u>		<u><u>16,544</u></u>

Expenditure	2022		2021	
	£	£	£	£
Room Hire & Rentals	30,204	-	5,030	-
Other Class Costs	3,231	-	468	-
Talk Time Fees & Expenses	1,365	-	1,125	-
Leader Meetings	1,120	-	-	-
Third Age Trust	4,403	-	3,443	-
Purchase of Equipment	2,730	-	1,041	-
IT Support	1,178	-	1,907	-
Donations Made	285	-	310	-
Postage	334	-	900	-
Stationary Support Costs	288	-	411	-
Bank Fees	145	-	123	-
Administration	175	-	1,343	-
Photocopier	-	-	2,962	-
Magazine Costs	-	-	2,577	-
Total Main Activity Expenditure		45,458		21,638
Travel Expenditure		11,373		-
Total Expenditure		<u><u>56,831</u></u>		<u><u>21,638</u></u>
Surplus (Deficit) for the Year		(267)		(5,094)

Annual Accounts for the Year 2021/2022

Balance Sheet as at 31 August 2022

	2022		2021	
	£	£	£	£
Travel Prepayments		1,558		980
General Activity Debtors		387		
Travel Bank Account	3,030		5,755	
Bank Accounts and Cash in hand	26,174		24,658	
Less Creditors as at 31 August	(2,448)		(346)	
		26,756		30,067
Reserve for Table Tennis Equipment				260
Receipts in Advance from Members	Main	(1,547)	(572)	
	Travel	(587)	-	
	Provision	-	(3,900)	
		(2,134)		(4,472)
Total Net Assets		26,567		26,835
General Reserve				
Main Activity Balance Brought Forward	20,220		25,315	
Main Activity Surplus (Deficit) for the year	(1,154)		(5,095)	
Receipt from Travel Funds	3,502		-	
Closing Balance		22,567		20,220
Working Capital				
Travel Balance Brought Forward	6,615		6,614	
Travel Surplus (Deficit) for the year	887		1	
Transfer to the General Reserve	(3,502)		-	
Closing Balance		4,000		6,615
Total Reserves		26,567		26,835

I certify that in my opinion, this account is in agreement with the records submitted and is a true and fair statement thereof.

Independent
Examiner and
Hon. Auditor

T Smith FCA

Date

On behalf of the Trustees

Hon. Chair

A Bell

Date

Hon Treasurer

H Paterson

Date

Alsager U3A

Accounts For Year to 31 August 2020

05/09/2020

Main Activities							Group	Alsager U3A	
Petty Cash	Barclays	Britannia	Sumup	Paypal	Nat West	Sub Total	Nat West	Totals	
Income Receipts	155.25	-	44.43	300.50	3,697.50	33,846.64	38,044.32	16,708.00	54,752.32
Purchase of Equipment	-	-	-	-	-	(308.40)	(308.40)	-	(308.40)
Payments Provision	(155.25)	-	-	(5.31)	(107.37)	(34,976.58)	(35,244.51)	(16,430.89)	(51,675.40)
						(2,500.00)	(2,500.00)		(2,500.00)
Transaction Totals	-	-	44.43	295.19	3,590.13	(3,938.34)	(8.59)	277.11	268.52
Balance B/f Transfers	0.18	1.28	23,249.36	-	157.75	(385.74)	23,022.83	10,491.28	33,514.11
			(23,293.79)	(295.19)	(3,720.00)	27,308.98	-	-	-
						2,500.00	2,500.00		2,500.00
Advance Repayment	-	-	-	-	-	2,300.00	2,300.00	(2,300.00)	-
Totals	0.18	1.28	-	-	27.88	27,784.90	27,814.24	8,468.39	36,282.63
								(2,754.00)	(2,754.00)
								900.00	900.00
								6,614.64	34,428.88

Balance Sheet
Reconciliation &
Adjustments

Receipts in Advance 2019
Prepayments 2019

Bank Reconciliations

	£	£	£	£	£	£	£	£	£
Balances at Bank	0.18	1.28	-	-	27.88	28,170.01	28,199.35	4,658.64	32,857.99
Provision	-	-	-	-	-	-	-	-	-
Income not yet on Statement									0.00
Unpresented Cheques / Direct Debits	-	-	-	-	-	(385.11)	(385.11)	(132.00)	(517.11)
Balance as per SAGE Ledger	0.18	1.28	-	-	27.88	27,784.90	27,814.24	4,526.64	32,340.88
								1,988.00	1,988.00
								100.00	100.00
								6,614.64	34,428.88

Balance Sheet
Reconciliation &
Adjustments

Outstanding Repayment
Prepayments 2020