

CREWE AND NANTWICH U3A

England & Wales · Charity number 1073787

Details

Other names	CREWE AND NANTWICH UNIVERSITY OF THE THIRD AGE, UNIVERSITY OF THE THIRD AGE CREWE AND NANTWICH BRANCH
Status	Registered
Legal form	Other
Registered	1999-02-02
Register	View on the Charity Commission register

Contact

Address	23 Salander Crescent Crewe CW2 6SA
Phone	01270 812630
Email	secretary@candnu3a.org.uk
Website	https://www.candnu3a.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: The objects of the charity are to advance the education and provide facilities for leisure and recreation of middle aged and older people not in full time gainful employment in the Crewe and Nantwich area.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** CREWE AND NANTWICH AND ITS SURROUNDING LOCALITY
- Cheshire East
- Cheshire West & Chester

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£103,204	£101,022	-	-
2023-12-31	£84,250	£84,038	-	-
2022-12-31	£84,352	£83,011	-	-
2021-12-31	£21,187	£45,631	-	-
2020-12-31	£38,851	£30,536	-	-

Trustees

Name	Role	Appointed
Adrian Finney		2020-03-11
Dr STUART CHRISTIE		2025-06-11
Irene Dixon		2023-03-08
Jo Ann Taylor		2026-04-14
Judith Ross		2025-04-07
Lynne Jones		2021-03-10
Mary Griffiths		2024-05-18
Michael Taylor		2023-03-08
NEIL CROSSLEY		2019-03-06
Patricia Davies		2026-04-14
Pauline Minshull		2026-04-14
Peter Brook		2019-03-06
Tracey Hope		2026-04-14

CREWE AND NANTWICH U3A

England & Wales - Charity number 1073787

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2024
for
Crewe and Nantwich University of the
Third Age**

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

**Crewe and Nantwich University of the
Third Age**

**Contents of the Financial Statements
for the year ended 31 December 2024**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 8
Detailed Statement of Financial Activities	9

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives

The principal objectives of the charity in the period under review were to advance the education of the public and, in particular, the education of middle-aged and older people who are not in full time gainful employment in Crewe and Nantwich and its surrounding locality and to provide facilities for leisure and recreational activities with the aim of improving the conditions of life for the aforementioned persons in the interest of social welfare.

Review of activities

This has been a year of growth. We expect that 2025 will be a year where our funds will fall as we have reduced our membership fee to £14 and we have extra funds committed to our 30 year celebrations in the summer. Our reserves have grown slightly to £81,195, so we anticipate there will be no increase in our Group Levy.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1073787

Principal address

23 Salander Crescent
Crewe
Cheshire
CW2 6SA

Trustees

Dr B Roe - Levies
N Crossley - Web master
P Brook - Room Bookings
A Finney - Treasurer
Mrs L Jones - Membership
Mrs S Steel - Chair
Mrs A Lloyd - New Member Liason (resigned 18.4.24)
Mrs M Simmons - Secretary
Mrs I Dixon - Minutes Secretary
N Bharani - Events
M Taylor - IT Support
Mrs M Griffiths - New Member Liason (appointed 18.5.24)

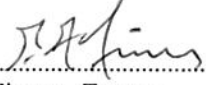
Independent Examiner

Stuart Banks BSc FCA
Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2024**

Approved by order of the board of trustees on 19.3.25 and signed on its behalf by:



.....
A Finney - Trustee

**Independent Examiner's Report to the Trustees of
Crewe and Nantwich University of the
Third Age**

Independent examiner's report to the trustees of Crewe and Nantwich University of the Third Age

I report to the charity trustees on my examination of the accounts of Crewe and Nantwich University of the Third Age (the Trust) for the year ended 31 December 2024.

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').

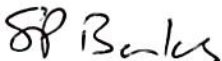
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Stuart Banks BSc FCA

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Date: 19.3.2025

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Activities
for the year ended 31 December 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	101,269	83,230
Investment income	3	1,935	1,020
Total		<u>103,204</u>	<u>84,250</u>
 EXPENDITURE ON			
Charitable activities	4		
Direct charitable expenditure		100,116	84,038
Governance costs		906	-
Total		<u>101,022</u>	<u>84,038</u>
 NET INCOME		 2,182	 212
 RECONCILIATION OF FUNDS			
Total funds brought forward		79,013	78,801
 TOTAL FUNDS CARRIED FORWARD		 <u><u>81,195</u></u>	 <u><u>79,013</u></u>

The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Position
31 December 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
CURRENT ASSETS			
Debtors	7	3,000	9,360
Cash at bank and in hand		97,487	88,998
		<u>100,487</u>	<u>98,358</u>
NET CURRENT ASSETS		<u>100,487</u>	<u>98,358</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		100,487	98,358
ACCRUALS AND DEFERRED INCOME	8	(19,292)	(19,345)
		<u>81,195</u>	<u>79,013</u>
NET ASSETS		<u>81,195</u>	<u>79,013</u>
FUNDS			
Unrestricted funds		81,195	79,013
		<u>81,195</u>	<u>79,013</u>
TOTAL FUNDS		<u>81,195</u>	<u>79,013</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19.3.25 and were signed on its behalf by:



.....
A Finney - Trustee

The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements
for the year ended 31 December 2024**

1. ACCOUNTING POLICIES

Summary of significant accounting policies

The principle accounting policies applied in the preparation of these financial statements are set out below.

These policies have been consistently applied to all years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charity have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)'. The financial statements have been prepared under the historical cost convention and the accruals basis.

The functional and presentational currency of the financial statements is the Pound Sterling (£). Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The charity only has unrestricted funds.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Gift aid	3,854	5,627
Subscriptions	97,415	77,603
	<u>101,269</u>	<u>83,230</u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2024**

3. INVESTMENT INCOME		2024	2023
		£	£
Deposit account interest		1,935	1,020
		<u> </u>	<u> </u>
 4. CHARITABLE ACTIVITIES COSTS			
	Direct	Support	Totals
	Costs	costs (see	£
	£	note 5)	£
Direct charitable expenditure	100,116	-	100,116
Governance costs	-	906	906
	<u> </u>	<u> </u>	<u> </u>
	<u>100,116</u>	<u>906</u>	<u>101,022</u>
 5. SUPPORT COSTS			Governance
			costs
			£
Governance costs			906
			<u> </u>
 6. TRUSTEES' REMUNERATION AND BENEFITS			
There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.			
Trustees' expenses			
There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.			
7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024	2023
		£	£
Prepayments and accrued income		3,000	9,360
		<u> </u>	<u> </u>
 8. ACCRUALS AND DEFERRED INCOME		2024	2023
		£	£
Accruals and deferred income		19,292	19,345
		<u> </u>	<u> </u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2024**

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

**Crewe and Nantwich University of the
Third Age**

**Detailed Statement of Financial Activities
for the year ended 31 December 2024**

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	3,854	5,627
Subscriptions	97,415	77,603
	<u>101,269</u>	<u>83,230</u>
Investment income		
Deposit account interest	1,935	1,020
	<u>103,204</u>	<u>84,250</u>
Total incoming resources	103,204	84,250
EXPENDITURE		
Charitable activities		
Rent	79,310	67,823
Administration costs	9,036	5,287
Affiliation fees	7,335	7,381
Sundry expenses	4,435	2,575
Bridge fees	-	120
	<u>100,116</u>	<u>83,186</u>
Support costs		
Governance costs		
Accountancy and legal fees	906	852
	<u>101,022</u>	<u>84,038</u>
Total resources expended	101,022	84,038
Net income	<u>2,182</u>	<u>212</u>

This page does not form part of the statutory financial statements

CREWE AND NANTWICH U3A

England & Wales - Charity number 1073787

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2023
for
Crewe and Nantwich University of the
Third Age**

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

**Crewe and Nantwich University of the
Third Age**

**Contents of the Financial Statements
for the year ended 31 December 2023**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 8
Detailed Statement of Financial Activities	9

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives

The principal objectives of the charity in the period under review were to advance the education of the public and, in particular, the education of middle-aged and older people who are not in full time gainful employment in Crewe and Nantwich and its surrounding locality and to provide facilities for leisure and recreational activities with the aim of improving the conditions of life for the aforementioned persons in the interest of social welfare.

Review of activities

This has been a year of consolidation. With there being a new chair and treasurer it has been a time of diversification, there being new groups and an improvement in our communication to our members. This year we have been able to defer our 2024 income received in 2023. We expect 2024 to be a year of continued financial stability. Our reserves are stable at £45,148.15. Our resources being sufficient to ensure that there will be no increase in this year's membership fee or group levy rate.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1073787

Principal address

23 Salander Crescent
Crewe
Cheshire
CW2 6SA

Trustees

Dr B Roe - Levies
N Crossley - Web master
Mrs J Ross (resigned 8.3.23)
P Brook - Room Bookings
A Finney - Treasurer
Mrs L Jones - Membership
Mrs S Steel - Chair
Mrs A Lloyd - New Member Liason
Mrs M Simmons - Secretary
Mrs I Dixon - Minutes Secretary
N Bharani - Events
M Taylor - IT Support (appointed 8.3.23)

Crewe and Nantwich University of the
Third Age

Report of the Trustees
for the year ended 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Stuart Banks BSc FCA
Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Approved by order of the board of trustees on 2.4.24 and signed on its behalf by:



.....
A Finney - Trustee

**Independent Examiner's Report to the Trustees of
Crewe and Nantwich University of the
Third Age**

Independent examiner's report to the trustees of Crewe and Nantwich University of the Third Age

I report to the charity trustees on my examination of the accounts of Crewe and Nantwich University of the Third Age (the Trust) for the year ended 31 December 2023.

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').

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

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Stuart Banks BSc FCA

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Date: 5/4/2024

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Activities
for the year ended 31 December 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	83,230	83,757
Investment income	3	1,020	595
Total		<u>84,250</u>	<u>84,352</u>
EXPENDITURE ON			
Charitable activities	4		
Direct charitable expenditure		84,038	83,011
NET INCOME		212	1,341
RECONCILIATION OF FUNDS			
Total funds brought forward		78,801	77,460
TOTAL FUNDS CARRIED FORWARD		<u><u>79,013</u></u>	<u><u>78,801</u></u>

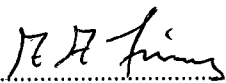
The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Position
31 December 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
CURRENT ASSETS			
Debtors	7	9,360	4,800
Cash at bank and in hand		88,998	82,683
		<u>98,358</u>	<u>87,483</u>
NET CURRENT ASSETS			
		<u>98,358</u>	<u>87,483</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		98,358	87,483
ACCRUALS AND DEFERRED INCOME	8	(19,345)	(8,682)
		<u>79,013</u>	<u>78,801</u>
NET ASSETS			
		<u>79,013</u>	<u>78,801</u>
FUNDS			
Unrestricted funds		<u>79,013</u>	<u>78,801</u>
TOTAL FUNDS			
		<u>79,013</u>	<u>78,801</u>

The financial statements were approved by the Board of Trustees and authorised for issue on2.4.24..... and were signed on its behalf by:

.....
A Finney - Trustee

The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements
for the year ended 31 December 2023**

1. ACCOUNTING POLICIES

Summary of significant accounting policies

The principle accounting policies applied in the preparation of these financial statements are set out below.

These policies have been consistently applied to all years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charity have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)'. The financial statements have been prepared under the historical cost convention and the accruals basis.

The functional and presentational currency of the financial statements is the Pound Sterling (£). Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The charity only has unrestricted funds.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Gift aid	5,627	3,500
Subscriptions	<u>77,603</u>	<u>80,257</u>
	<u>83,230</u>	<u>83,757</u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2023**

3. INVESTMENT INCOME		2023	2022
		£	£
Deposit account interest		1,020	595
		<u> </u>	<u> </u>
4. CHARITABLE ACTIVITIES COSTS			
	Direct	Support	
	Costs	costs (see	Totals
	£	note 5)	£
Direct charitable expenditure	83,186	852	84,038
	<u> </u>	<u> </u>	<u> </u>
5. SUPPORT COSTS			Governance
			costs
			£
Direct charitable expenditure			852
			<u> </u>
6. TRUSTEES' REMUNERATION AND BENEFITS			
There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.			
Trustees' expenses			
There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.			
7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2023	2022
		£	£
Prepayments and accrued income		9,360	4,800
		<u> </u>	<u> </u>
8. ACCRUALS AND DEFERRED INCOME		2023	2022
		£	£
Accruals and deferred income		19,345	8,682
		<u> </u>	<u> </u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2023**

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

**Crewe and Nantwich University of the
Third Age**

**Detailed Statement of Financial Activities
for the year ended 31 December 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	5,627	3,500
Subscriptions	77,603	80,257
	<u>83,230</u>	<u>83,757</u>
Investment income		
Deposit account interest	1,020	595
	<u>84,250</u>	<u>84,352</u>
Total incoming resources		
 EXPENDITURE		
Charitable activities		
Rent	67,823	70,017
Administration costs	5,287	4,530
Affiliation fees	7,381	7,345
Sundry expenses	2,575	226
Bridge fees	120	48
	<u>83,186</u>	<u>82,166</u>
Support costs		
Finance		
Bank charges	-	185
Governance costs		
Accountancy and legal fees	852	660
	<u>84,038</u>	<u>83,011</u>
Total resources expended	<u>84,038</u>	<u>83,011</u>
Net income	<u><u>212</u></u>	<u><u>1,341</u></u>

This page does not form part of the statutory financial statements

CREWE AND NANTWICH U3A

England & Wales - Charity number 1073787

Accounts

REGISTERED CHARITY NUMBER: 1073787

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2022
for
Crewe and Nantwich University of the
Third Age**

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

**Crewe and Nantwich University of the
Third Age**

**Contents of the Financial Statements
for the year ended 31 December 2022**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 8
Detailed Statement of Financial Activities	9

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives

The principal objectives of the charity in the period under review were to advance the education of the public and, in particular, the education of middle-aged and older people who are not in full time gainful employment in Crewe and Nantwich and its surrounding locality and to provide facilities for leisure and recreational activities with the aim of improving the conditions of life for the aforementioned persons in the interest of social welfare.

Review of activities

The impact of the pandemic has now subsided and most groups have returned to their former activities in full. Following the return to full fees including an increase in meeting fees from £1.00 to £1.50 per session there has been some drop off in renewals. The increase in fees was essential especially with the rises in hall fees that are now materialising following the rise in energy costs.

The emphasis in the next year will be to encourage new members and minimise costs to maintain financial viability.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1073787

Principal address

4 The Brooklands
Hough
Cheshire
CW2 5HY

Trustees

Dr B Roe
N Crossley Web master
Mrs C Maughan Secretary (resigned 30.6.22)
Mrs J Ross Chair
P Brook Treasurer
Mrs G Weston Accessibility (resigned 31.3.22)
A Finney Newsletter
Mrs L Jones Membership
Mrs S Steel Developments
Mrs A Lloyd
Mrs M Simmons Secretary (appointed 1.3.22)
Mrs I Dixon Secretary (appointed 1.3.22)
N Bharani Events (appointed 1.3.22)

Crewe and Nantwich University of the
Third Age

Report of the Trustees
for the year ended 31 December 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Stuart Banks BSc FCA

Chartered Accountant

Banks Sheridan

Datum House

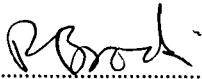
Electra Way

Crewe

Cheshire

CW1 6ZF

Approved by order of the board of trustees on 7/3/23 and signed on its behalf by:



.....
P Brook - Trustee

**Independent Examiner's Report to the Trustees of
Crewe and Nantwich University of the
Third Age**

Independent examiner's report to the trustees of Crewe and Nantwich University of the Third Age

I report to the charity trustees on my examination of the accounts of Crewe and Nantwich University of the Third Age (the Trust) for the year ended 31 December 2022.

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').

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

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

SP Banks

Stuart Banks BSc FCA
Chartered Accountant
Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Date:7/3/2023.....

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Activities
for the year ended 31 December 2022**

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	83,757	18,537
Other trading activities	3	-	425
Investment income	4	595	877
Other income		-	1,348
Total		<u>84,352</u>	<u>21,187</u>
 EXPENDITURE ON			
Charitable activities			
Direct charitable expenditure	5	83,011	45,031
Governance costs		-	600
Total		<u>83,011</u>	<u>45,631</u>
NET INCOME/(EXPENDITURE)		1,341	(24,444)
 RECONCILIATION OF FUNDS			
Total funds brought forward		77,460	101,904
TOTAL FUNDS CARRIED FORWARD		<u><u>78,801</u></u>	<u><u>77,460</u></u>

The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Position
31 December 2022**

	Notes	2022 Unrestricted fund £	2021 Total funds £
CURRENT ASSETS			
Debtors	8	4,800	1,300
Cash at bank and in hand		82,683	84,016
		<u>87,483</u>	<u>85,316</u>
NET CURRENT ASSETS			
		<u>87,483</u>	<u>85,316</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		87,483	85,316
ACCRUALS AND DEFERRED INCOME	9	(8,682)	(7,856)
		<u>78,801</u>	<u>77,460</u>
NET ASSETS			
FUNDS			
Unrestricted funds		<u>78,801</u>	<u>77,460</u>
TOTAL FUNDS		<u><u>78,801</u></u>	<u><u>77,460</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:



.....
P Brook - Trustee

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements
for the year ended 31 December 2022**

1. ACCOUNTING POLICIES

Summary of significant accounting policies

The principle accounting policies applied in the preparation of these financial statements are set out below.

These policies have been consistently applied to all years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charity have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)'. The financial statements have been prepared under the historical cost convention and the accruals basis.

The functional and presentational currency of the financial statements is the Pound Sterling (£). Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The charity only has unrestricted funds.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Gift aid	3,500	1,300
Subscriptions	80,257	17,237
	<u>83,757</u>	<u>18,537</u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Courses	-	425
	<u> </u>	<u> </u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	595	877
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Direct charitable expenditure	82,166	845	83,011
	<u> </u>	<u> </u>	<u> </u>

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Direct charitable expenditure	185	660	845
	<u> </u>	<u> </u>	<u> </u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Prepayments and accrued income	4,800	1,300
	<u> </u>	<u> </u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

9. ACCRUALS AND DEFERRED INCOME

	2022	2021
	£	£
Accruals and deferred income	<u>8,682</u>	<u>7,856</u>

10. RELATED PARTY DISCLOSURES

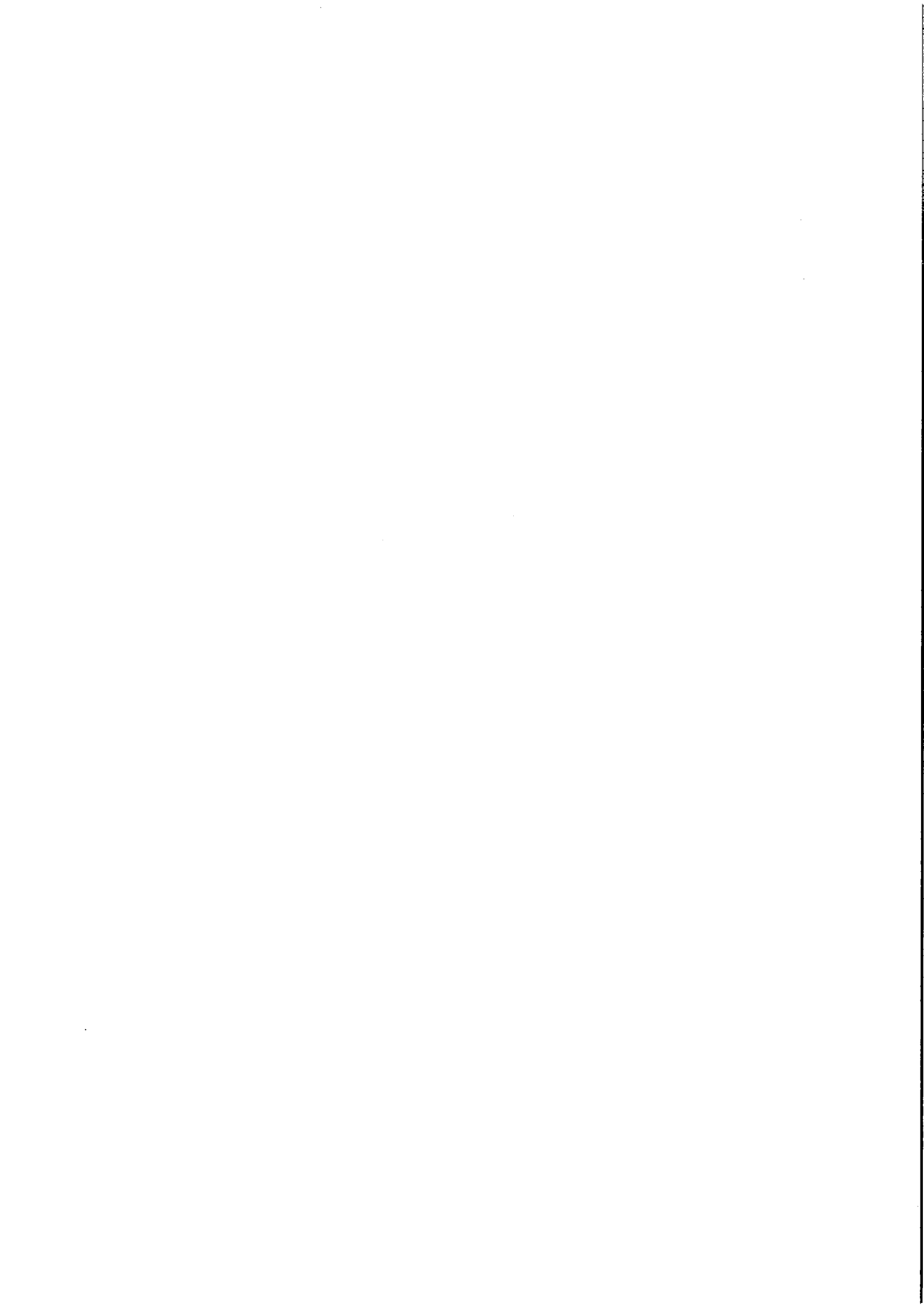
There were no related party transactions for the year ended 31 December 2022.

**Crewe and Nantwich University of the
Third Age**

**Detailed Statement of Financial Activities
for the year ended 31 December 2022**

	2022	2021
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	3,500	1,300
Subscriptions	80,257	17,237
	<u>83,757</u>	<u>18,537</u>
Other trading activities		
Courses	-	425
Investment income		
Deposit account interest	595	877
Other income		
Miscellaneous income	-	1,348
	<u>84,352</u>	<u>21,187</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Rent	70,017	30,973
Administration costs	4,530	5,775
Affiliation fees	7,345	6,594
Sundry expenses	226	293
Nature Watch deficit	-	259
Bridge fees	48	1,137
	<u>82,166</u>	<u>45,031</u>
Support costs		
Finance		
Bank charges	185	-
Governance costs		
Accountancy and legal fees	660	600
	<u>83,011</u>	<u>45,631</u>
Total resources expended		
Net income/(expenditure)	<u>1,341</u>	<u>(24,444)</u>

This page does not form part of the statutory financial statements



CREWE AND NANTWICH U3A

England & Wales - Charity number 1073787

Accounts

REGISTERED CHARITY NUMBER: 1073787

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended
31 December 2020
for**

**Crewe and Nantwich University of the
Third Age**

Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

**Crewe and Nantwich University of the
Third Age**

**Contents of the Financial Statements
for the year ended 31 December 2020**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 7
Detailed Statement of Financial Activities	8

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives

The principal objectives of the charity in the period under review were to advance the education of the public and, in particular, the education of middle-aged and older people who are not in full time gainful employment in Crewe and Nantwich and its surrounding locality and to provide facilities for leisure and recreational activities with the aim of improving the conditions of life for the aforementioned persons in the interest of social welfare.

Review of activities

The year started with the Crewe and Nantwich U3A providing a range of activities comprising of academic studies, and creative and physical activities for its members. There were approximately 1500 members in over 100 different groups.

The pandemic resulted in all face to face meetings stopping. The Committee has continued to meet on line and where possible encourage groups to continue on line using appropriate technology. In addition a number of online social meetings have been held including weekly talks.

The emphasis now is to hold the group together and ensure that we are ready to resume whenever possible. The indications are that the membership will reduce but not by a significant amount.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1073787

Principal address

Spring Side
Mill Lane
Hankelow
Crewe
Cheshire
CW2 0JD

**Crewe and Nantwich University of the
Third Age**

**Report of the Trustees
for the year ended 31 December 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

Dr B Roe		
D Jkinson		- resigned 31.12.20
Mrs M Bellis	Treasurer	- resigned 31.3.20
N Crossley	Web master	
Mrs J Whitmore	Social Secretary	- resigned 11.3.20
J Sherwood		- resigned 11.3.20
P Marshall		- resigned 11.3.20
D Barstow	Membership Secretary	- resigned 30.11.20
D Clews		
Mrs C Maughan	Secretary	
Mrs J Ross	Chair	
P Brook	Treasurer	
Mrs M Heming		- resigned 11.3.20
Mrs G Weston	Accessibility	
A Finney	Newsletter	- appointed 11.3.20
Mrs L Jones	Membership	- appointed 11.3.20
Mrs S Steel	Developments	- appointed 30.11.20
Mrs A Lloyd		- appointed 30.11.20
B Thomas		- appointed 31.3.20 - resigned 31.10.20

Independent examiner

Stuart Banks BSc FCA
Chartered Accountant
Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Approved by order of the board of trustees on 8th Feb / 21 and signed on its behalf by:



.....
P Brook - Trustee

**Independent Examiner's Report to the Trustees of
Crewe and Nantwich University of the
Third Age**

Independent examiner's report to the trustees of Crewe and Nantwich University of the Third Age

I report to the charity trustees on my examination of the accounts of the Crewe and Nantwich University of the Third Age (the Trust) for the year ended 31 December 2020.

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').

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

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

SP Banks

Stuart Banks BSc FCA
Chartered Accountant
Banks Sheridan
Datum House
Electra Way
Crewe
Cheshire
CW1 6ZF

Date: *8th February 2021*

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Activities
for the year ended 31 December 2020**

	Notes	2020 Unrestricted fund £	2019 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	15,156	25,828
Other trading activities	3	21,600	40,920
Investment income	4	1,232	1,187
Other income		863	1,033
Total		<u>38,851</u>	<u>68,968</u>
EXPENDITURE ON			
Charitable activities	5		
Direct charitable expenditure		29,936	71,756
Governance costs		600	600
Total		<u>30,536</u>	<u>72,356</u>
NET INCOME/(EXPENDITURE)		<u>8,315</u>	<u>(3,388)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		93,589	96,977
TOTAL FUNDS CARRIED FORWARD		<u><u>101,904</u></u>	<u><u>93,589</u></u>

The notes form part of these financial statements

**Crewe and Nantwich University of the
Third Age**

**Statement of Financial Position
At 31 December 2020**

	Notes	2020 Unrestricted fund £	2019 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		102,954	99,189
NET CURRENT ASSETS		102,954	99,189
TOTAL ASSETS LESS CURRENT LIABILITIES			
		102,954	99,189
ACCRUALS AND DEFERRED INCOME	8	(1,050)	(5,600)
NET ASSETS		101,904	93,589
FUNDS			
Unrestricted funds		101,904	93,589
TOTAL FUNDS		101,904	93,589

The financial statements were approved by the Board of Trustees on 8/2/21 and were signed on its behalf by:



P Brook -Trustee



Dr B Roe -Trustee

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements
for the year ended 31 December 2020**

1. ACCOUNTING POLICIES

Summary of significant accounting policies

The principle accounting policies applied in the preparation of these financial statements are set out below.

These policies have been consistently applied to all years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charity have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)'. The financial statements have been prepared under the historical cost convention and the accruals basis.

The functional and presentational currency of the financial statements is the Pound Sterling (£). Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The charity only has unrestricted funds.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Gift aid	4,010	4,234
Subscriptions	11,146	21,594
	<u>15,156</u>	<u>25,828</u>

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Courses	<u>21,600</u>	<u>40,920</u>

**Crewe and Nantwich University of the
Third Age**

**Notes to the Financial Statements - continued
for the year ended 31 December 2020**

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	1,232	1,187
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (See note 6)	Totals
	£	£	£
Direct charitable expenditure	29,936	-	29,936
Governance costs	-	600	600
	<u> </u>	<u> </u>	<u> </u>
	<u>29,936</u>	<u>600</u>	<u>30,536</u>

6. SUPPORT COSTS

	Governance costs
	£
Governance costs	600
	<u> </u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

8. ACCRUALS AND DEFERRED INCOME

	2020	2019
	£	£
Accruals and deferred income	1,050	5,600
	<u> </u>	<u> </u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

**Crewe and Nantwich University of the
Third Age**

**Detailed Statement of Financial Activities
for the year ended 31 December 2020**

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	4,010	4,234
Subscriptions	11,146	21,594
	<u>15,156</u>	<u>25,828</u>
Other trading activities		
Courses	21,600	40,920
Investment income		
Deposit account interest	1,232	1,187
Other income		
Miscellaneous income	863	1,033
	<u>38,851</u>	<u>68,968</u>
Total incoming resources		
 EXPENDITURE		
Charitable activities		
Rent	14,335	56,865
Administration costs	8,683	9,230
Affiliation fees	5,555	5,159
Purchase of refreshments	-	690
Sundry expenses	24	31
Nature Watch deficit	577	(219)
Bridge fees	762	-
	<u>29,936</u>	<u>71,756</u>
Support costs		
Governance costs		
Accountancy and legal fees	600	600
	<u>30,536</u>	<u>72,356</u>
Total resources expended		
	<u>8,315</u>	<u>(3,388)</u>
Net income/(expenditure)		