

**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**

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for the year ended 31 December 2020**

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**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 Jinkinson		- 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	Accessability	
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 8<sup>th</sup> 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.

*SPB/als*

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**

		2020 Unrestricted fund £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
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
<b>Total</b>		<u>38,851</u>	<u>68,968</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>	5		
Direct charitable expenditure		29,936	71,756
Governance costs		600	600
<b>Total</b>		<u>30,536</u>	<u>72,356</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>8,315</u>	<u>(3,388)</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		93,589	96,977
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		102,954	99,189
<b>NET CURRENT ASSETS</b>		<u>102,954</u>	<u>99,189</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		102,954	99,189
<b>ACCRUALS AND DEFERRED INCOME</b>	8	(1,050)	(5,600)
<b>NET ASSETS</b>		<u>101,904</u>	<u>93,589</u>
<b>FUNDS</b>			
Unrestricted funds		101,904	93,589
<b>TOTAL FUNDS</b>		<u>101,904</u>	<u>93,589</u>

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

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 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>
	29,936	600	30,536
	<u>          </u>	<u>          </u>	<u>          </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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gift aid	4,010	4,234
Subscriptions	11,146	21,594
	<u>15,156</u>	<u>25,828</u>
<b>Other trading activities</b>		
Courses	21,600	40,920
<b>Investment income</b>		
Deposit account interest	1,232	1,187
<b>Other income</b>		
Miscellaneous income	863	1,033
	<u>38,851</u>	<u>68,968</u>
<b>Total incoming resources</b>		
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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>
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	600	600
	<u>30,536</u>	<u>72,356</u>
<b>Total resources expended</b>		
<b>Net income/(expenditure)</b>	<u><u>8,315</u></u>	<u><u>(3,388)</u></u>