

**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**

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for the year ended 31 December 2024**

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**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').

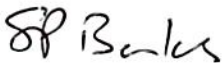
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**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**

		2024 Unrestricted fund £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Donations and legacies	2	101,269	83,230
Investment income	3	1,935	1,020
<b>Total</b>		<u>103,204</u>	<u>84,250</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>	4		
Direct charitable expenditure		100,116	84,038
Governance costs		906	-
<b>Total</b>		<u>101,022</u>	<u>84,038</u>
<b>NET INCOME</b>		2,182	212
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		79,013	78,801
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>CURRENT ASSETS</b>			
Debtors	7	3,000	9,360
Cash at bank and in hand		97,487	88,998
		<u>100,487</u>	<u>98,358</u>
<b>NET CURRENT ASSETS</b>		<u>100,487</u>	<u>98,358</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		100,487	98,358
<b>ACCRUALS AND DEFERRED INCOME</b>	8	(19,292)	(19,345)
<b>NET ASSETS</b>		<u>81,195</u>	<u>79,013</u>
<b>FUNDS</b>			
Unrestricted funds		81,195	79,013
<b>TOTAL FUNDS</b>		<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>1,935</u>	<u>1,020</u>

**4. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 5) £	Totals £
Direct charitable expenditure	100,116	-	100,116
Governance costs	-	906	906
	<u>100,116</u>	<u>906</u>	<u>101,022</u>

**5. SUPPORT COSTS**

	Governance costs £
Governance costs	906
	<u>906</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>3,000</u>	<u>9,360</u>

**8. ACCRUALS AND DEFERRED INCOME**

	2024	2023
	£	£
Accruals and deferred income	19,292	19,345
	<u>19,292</u>	<u>19,345</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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gift aid	3,854	5,627
Subscriptions	97,415	77,603
	<hr/> 101,269	<hr/> 83,230
<b>Investment income</b>		
Deposit account interest	1,935	1,020
	<hr/> 103,204	<hr/> 84,250
<b>Total incoming resources</b>		
	<hr/>	<hr/>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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
	<hr/> 100,116	<hr/> 83,186
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	906	852
	<hr/> 101,022	<hr/> 84,038
<b>Total resources expended</b>		
	<hr/>	<hr/>
<b>Net income</b>	<hr/> 2,182	<hr/> 212

This page does not form part of the statutory financial statements