

Report of the Chair of Warrington u3a to the 31st AGM, 4th June 2025

Our AGM this year takes place amidst two events which have influenced the contents of my report. It seems especially appropriate that we are meeting in National Volunteers Week which celebrates the contribution volunteers make to their community and accords with the ethos of the u3a. I would like to begin by thanking on your behalf all the group leaders and their helpers for all their hard work in organising our varied activities. My personal thanks are due to all the members of our Executive Committee who ensure that we operate in accordance with national u3a objectives and satisfy the Charities Commission's requirements.

Our organisation could not function without the contribution made by the members who are willing to volunteer their time in this way and we especially thank those who have served the maximum time allowed in their role and are stepping down at this AGM. However, I am pleased to say that a number will still continue to help support our activities outside an elected role. Whilst membership of the u3a is not limited to those beyond official retirement age our members' demographic is still largely reflective of this. Whilst it is understandably tempting to want to relinquish all the pressures of the workplace, for some, including myself, adjusting to the new reality can be difficult! Volunteering to help deliver our activities can act as a useful bridge and I would urge more of you to come forward in this way and also ensure the Warrington u3a we all value has a sustained future.

Our membership number has remained fairly constant at just over 1,000. However, this is largely because of renewals rather than an increase in new memberships. Recruitment seems largely to have resulted from recommendations from friends and family rather than from our website presence so I would ask you all to use your external networks to promote the benefits of joining our association as membership fees are our chief income source.

That brings me to the second event which has helped to shape my remarks as our AGM falls during the national commemoration of the ending of the Second World War which marked a period of global political and economic uncertainty. Sadly 2025 has also seen growing fears of a further world war as new political conflicts emerge, destabilising the world economy. Individually I am sure we have all experienced a variety of price rises and pressures on our budgets but the biggest threat to our u3a finances stem from the increased staffing and utility costs increasingly faced by our venues. Your committee has made every effort to avoid a further rise in our annual subscription. We have begun consolidating groups into fewer venues as this gives us greater bargaining power and I am pleased to say that our Accommodation officers have been able to negotiate mutually favourable terms to renew our agreement here at Winmarleigh House, fixed until June 2026.

However, as our 2024-25 financial year saw accommodation costs exceed the planned budget allowance by £3,549 we took the prudent step of projecting the 2025/2026 budget based on the current year's subscription rate contrasted with an increased subscription rate of £45. This became especially crucial when one of our current venues announced without prior warning that their room hire would increase by 110% from April, which is clearly not tenable from September. Both Fairfield Old School and Alford Hall are also predicted to increase their rates from September by at least £5 per session but this could prove to be an underestimation if the national economy deteriorates further.

(report of the Chair continued)

Assuming our membership figures remain at 1,035 if we maintain the annual subscription at £40 our projections show a deficit for the 2025/2026 financial year of £4,997. As a charity we are not allowed to run at a loss and our remaining reserves would also be drained. If the annual subscription were raised to £45 there would be a modest surplus of £178 which can be increased if we all try to recruit more members and allow Gift Aid to be reclaimed on our subscriptions from the Government.

The Committee is therefore presenting to the AGM a recommendation to increase the 2025/2026 subscription rate to £45, with the option to pay in two instalments. We are not proposing any change to the cost of the Third Age Matters magazine (currently £5)

One additional financial pressure facing us was responding to the looming deadline for Microsoft to cease support for Windows 10 as our existing equipment could not be upgraded. However, I am pleased to report that this problem has now been resolved by a donation of five laptops from the Bury branch of DJH Accountants who were upgrading their hardware. We are very grateful to them for not only resolving our immediate issue but also providing extra equipment beyond what we could have hoped for through our own resources. It is increasingly obvious that more everyday services will be taken over by IT and our national u3a has recognised the problem of a growing digital divide experienced by many sectors of the community, including an older demographic. Your committee will be looking at how we can help support our membership with upcoming concerns.

As you will have heard from the u3a newsletters the national organisation is going through a period of internal restructure to ensure it can best serve its membership. New local representatives are being put in place and during the coming months we will doubtless hear more of how the organisation will evolve to respond to external challenges. Although the u3a does not take a political stance its nationwide support does give it an opportunity to contribute to the debate about issues of concern to our members. However, above all I am sure it will continue to provide the framework to allow us all to continue to *“Live, Laugh, Learn”* which is a mantra that I will also uphold during my tenure as your Chair.

Janice Hayes

Warrington U3A

Charity Number: 1085069

INCOME & EXPENDITURE FOR THE YEAR ENDED 1st April 2025

SOCIAL ACCOUNT

EXPENDITURE	2023/2024	2024/2025
Art for All	828.50	394.68 ✓
Garden Appreciation	8,893.40	7,244.24 ✓
Away Day	9,601.50	10,609.29 ✓
Stroller	883.50	
Social	2,677.55	
Other		
SUB - TOTAL EXPENDITURE	22,884.45	18,248.21 ✓
Excess of Income over Expenditure	1,835.05	
TOTAL	24,719.50	18,248.21 ✓

INCOME	2023/2024	2024/2025
Art for All	575.00	325.00 ✓
Garden Appreciation	9,454.00	7,210.50 ✓
Away Day	11,053.00	9,666.25 ✓
Stroller	883.50	
Social	2,754.00	
Other		
SUB - TOTAL INCOME	24,719.50	17,201.75 ✓
Excess of Expenditure over Income		1,046.46 ✓
TOTAL	24,719.50	18,248.21 ✓

MAIN ACCOUNT

EXPENDITURE	2023/2024	2024/2025
Accommodation	32,968.98	39,879.20 ✓
Magazine costs	1,449.50	425.60 ✓
Reprographics	281.52	521.18 ✓
Capitation Fees Third Age Trust	4,240.00	4,236.00 ✓
Purchase of Equipment	567.84	841.45 ✓
Laptop purchased with WCT grant	599.00	
Administration, Licences	450.72	415.54 ✓
Speaker and Tutor Fees	1,295.50	905.00 ✓
Other	901.27	900.34 ✓
SUB - TOTAL EXPENDITURE	42,754.33	48,124.31 ✓
Excess of Income over Expenditure	217.82	174.69 ✓
TOTAL	42,972.15	48,299.00 ✓


INCOME	2023/2024	2024/2025
Members Subscription	36,498.00	40,855.00 ✓
Magazine subscriptions	570.00	520.00 ✓
Magazine refund of prior year overcharge		753.12 ✓
Gift Aid Refund	5,105.76	6,088.26 ✓
Group Contributions	70.00	60.00 ✓
Donations & Refunds	100.00	
Warrington Charitable Trust Grant	600.00	
Other	28.39	22.62 ✓
SUB - TOTAL INCOME	42,972.15	48,299.00 ✓
Excess of Expenditure over Income		
TOTAL	42,972.15	48,299.00 ✓

DEPOSIT ACCOUNTS

EXPENDITURE	2023/2024	2024/2025
	0.00	0.00
SUB - TOTAL EXPENDITURE	0.00	0.00
Excess of Income over Expenditure	147.62	360.06 ✓
TOTAL	147.62	360.06
GRAND TOTAL EXPENDITURE	65,638.78	66,372.52 ✓

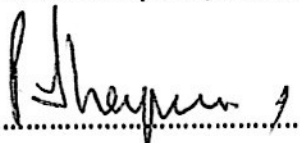
INCOME	2023/2024	2024/2025
Bank Interest	147.62	360.06 ✓
SUB - TOTAL INCOME	147.62	360.06
Excess of Expenditure over Income	0.00	0.00
TOTAL	147.62	360.06
GRAND TOTAL INCOME	67,839.27	65,860.81 ✓

Prepared by Deborah Taylor, Treasurer, Warrington U3A

Signed 

Dated 8.4.25

Audited By Pauline Thompson, Hon Auditor

Signed 

Dated 8-4-25

Warrington U3A

Charity Number: 1085069

BALANCE SHEET FOR THE YEAR ENDED 1st April 2025

	2023/2024	2024/2025
Bank		
Co-Operative Social Account		
Co-Op Bank Account - Social Account	12,440.23	11,393.77 ✓
Sub Total	12,440.23	11,393.77 ✓
Co-Operative Main Account		
Co-Op Bank Account - Main Account	1,634.97	3,809.66 ✓
Sub Total	1,634.97	3,809.66 ✓
Co-Operative Deposit Account		
Co-Op Bank Account - Deposit Account	26,600.00	24,957.85 ✓
Sub Total	26,600.00	24,957.85 ✓
Santander Savings Account		
Santander Savings Account	208.72	210.93 ✓
Sub Total	208.72	210.93 ✓
TOTAL NET ASSETS	40,883.92	40,372.21 ✓

Prepared by Deborah Taylor, Treasurer, Warrington U3A

Signed.....

Dated.....8.4.25

	2023/2024	2024/2025
Accumulated Surplus		
Co-Operative Social Account		
Surplus B/ Fwd - Social Account	10,605.18	12,440.23 ✓
Add Surplus/(Deficit) for the Year	1,835.05	(1,046.46) ✓
Sub Total	12,440.23	11,393.77 ✓
Co-Operative Main Account		
Surplus B/ Fwd - Main Account	23,517.15	1,634.97 ✓
Net transfer from /(to) Santander a/c	4,500.00	
Net transfer from /(to) Co-Op Deposit a/c	(26,600.00)	2,000.00 ✓
Add Surplus/(Deficit) for the Year	217.82	174.69 ✓
Sub Total	1,634.97	3,809.66 ✓
Co-Operative Deposit Account		
Surplus B/ Fwd - Deposit Account	0.00	26,600.00 ✓
Net transfer from /(to) Co-Op Main a/c	26,600.00	(2,000.00) ✓
Add Surplus/(Deficit) for the Year		357.85 ✓
Sub Total	26,600.00	24,957.85 ✓
Santander Savings Account		
Surplus B/ Fwd - Santander Account	4,561.10	208.72 ✓
Net Transfer from / (to) Co op Main Account	(4,500.00)	0.00 ✓
Add Surplus/(Deficit) for the Year	147.62	2.21 ✓
Sub Total	208.72	210.93 ✓
ACCUMULATED SURPLUS	40,883.92	40,372.21 ✓

Audited By Pauline Thompson, Hon Auditor

Signed.....

Dated.....8-4-25



Section A

Independent Examiner's Report

Report to the trustees/ members of	Charity Name The Warrington U3A		
On accounts for the year ended	01.04.25	Charity no (if any)	1085069
Set out on pages	3 &4 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 01/04/2025.

Responsibilities and
basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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

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

- the accounting records were not kept in accordance with section 130 of the 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:

Date:

8-4-25

Name:

Pauline M Thompson

Relevant professional
qualification(s) or body
(if any):

RETIRED BANK OFFICIAL

Address:

9 Coverdale Close

Great Sankey

Warrington WA5 3DH

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 details of any items that the examiner wishes to disclose.