



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
High Lane U3A

On accounts for the year
ended

31/12/25

Charity no
(if any)

1091296

Set out on pages

1 to 2

(remember to include the page numbers of additional sheets)

Responsibilities and basis
of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

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

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:

- 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.

Signed:

Date:

11/2/26

Name:

Michael Clarke

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

Retired Financial Services Officer

Address: 18 Albert Place

Church Lane

Marple SK6 7RP

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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

HIGH LANE U3A

No (if any)

CC16a

Receipts and payments accounts

For the period from	Period start	To	Period end date
	01/01/25		31/12/25

Section A Receipts and payments

A1 Receipts

Committee

	Unrestricted fund nearest £	Restricted funds nearest £	Endowment funds nearest £	Total funds nearest £	Total funds last year nearest £
Subscriptions	3166	0	0	3166	2984
Meetings	1169	0	0	1169	1573
Lunches/events	3838	0	0	3838	4059
Donations	0	0	0	0	14
Groups	2	0	0	2	437
Interest RBS	46	0	0	46	53
Interest Vernon B S	132	0	0	132	116
Committee Income	8353	0	0	8353	9234
Groups					
Income from groups	13317	0	0	13317	14868
Travel/Trips	61698	0	0	61698	70276
Group Income	75015	0	0	75015	85144
Sub total (Gross income for AR)	83368	0	0	83368	94379

A2 Asset and investment sales, (see table).

	0	0	0	0	
	0	0	0	0	
Sub total	0	0	0	0	

Total receipts	83368	0	0	83368	94379
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A3 Payments

Committee

	0	0	0	0	
Monthly meet room hire	690	0	0	690	759
Speakers	817	0	0	817	475
Refreshments	97	0	0	97	95
National U3A (Mbrshp & DirMail)	1380	0	0	1380	1388
Newsletter	77	0	0	77	109
Committee & PPS	481	0	0	481	372
New Members Marketing	219	0	0	219	125
Almoner	0	0	0	0	
Website & Equip	110	0	0	110	83
PAT Testing	0	0	0	0	
Doantions	0	0	0	0	104
Lunches and Events	4105	0	0	4105	4209
Group Support	84	0	0	84	40
Committee expenses	8060	0	0	8060	7758
				0	

Receipts & Payments Consolidate

Groups				0	
Group Room Hire	8319	0	0	8319	9251
Group Social Exp(T, Coffee etc)	1428	0	0	1428	1124
Group Dining	1739	0	0	1739	1337
Group Other Exp (eg supplies)	2473	0	0	2473	3438
Group Travel	61276	0	0	61276	72748
Group Expenditure	75234	0	0	75234	87898
Sub total	83294	0	0	83294	95656

A4 Asset and investment purchases, (see table)					
	0	0	0	0	349
	0	0	0	0	
Sub total	0	0	0	0	349

Total payments	83294	0	0	83294	96005
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Net of receipts/(payments)	74	0	0	74	-1627
A5 Transfers between funds	0	0	0	0	
A6 Cash funds last year end	15313	0	0	15313	16939
Cash funds this year end	15387	0	0	15387	15313

Section B Statement of assets and liabilities at the end of the period

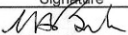
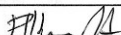
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank (Committee)	2498	0	0
	Cash	34	0	0
	Vernon B S (Committee)	6250	0	0
	Group Balances	6605	0	0
	Total cash funds	15387	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Receipts & Payments Consolidate

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on

Signature	Print Name	Date of approval
	LESLIE BIRKS	11/2/26
	PAUL KENNETH	11/2/26



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 To 31st December 2025

Charity name: High Lane U3A

Charity registration number: 1091296

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of the middle aged and primarily older people who are not in full time employment in High Lane and its surrounding locality and the provision of facilities for leisure, recreation and social welfare
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 and 1.19	As well as a monthly meeting with speaker and 3 or 4 special events per year we also provide many interest groups that members can take part in throughout the week including: Art; Backgammon; Bridge; Canasta; Crown Green Bowls; Current Affairs, Dancing; Dining; Family History; Gardening; German; Handbell ringing; History; Indoor Kurling; Memoirs; Photography; Quiz; Reading; Shakespeare; Table Tennis; Travel; Trivial Pursuit and Walking.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Committee and leaders work tirelessly free of charge to provide educational and social events to its members. The obvious public benefits are many. The varied interest groups means there is something for everyone to attend at a very low cost. As it tends to be an older generation that attends it helps combatting loneliness and depression in our later years and creating friendships amongst members. The varied groups have areas of education and the meetings and special events give members entertainment at times when they may otherwise be on their own

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We do not give grants

Policy on social investment including program related investment	Para 1.38	We are a well established and our work in the community is undertaken on a volunteer basis. Our audience is mainly the retired and semi retired say over 60s albeit we have no age limitation. We provide educational and recreational activities at no major cost centrally within our own community. We even have a very popular travel group which in itself allows members to go on holiday safely and within an organised party
Contribution made by volunteers	Para 1.38	All the committee are volunteers as are the group leaders. We have several other volunteers all of which are members in their own right. As much as possible is done in house free of charge utilising our members experience to provide entertainment and learning for others. Subscriptions are taken for general membership and groups are self financing.
Other		

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 increase in membership fees to £8 in 2023 has ensured the finances of the High Lane U3A are secure and Committee income for the third time since the pandemic has exceeded expenditure.</p> <p>A lot of groups meet weekly or monthly and membership numbers overall is steady but not back to pre pandemic figures altho with the fee increase income is .The main meetings which happen monthly and group meetings which are more often than not weekly help combat loneliness and depression and anxiety etc. within the older generation within our community</p> <p>The increase in the subscriptions in 2023 meant that the Committee side of things before adding in our groups was secure showing a steady excess in income albeit that this year is lower than last . Holiday bookings increase our turnover substantially but we have found from experience it is better to keep it in house than move it to the travel agents as someone ends up chasing round to ensure everyone pays so they dont lose ther booking</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Our U3A has a very secure base and the committee side has reserves of over 6000 pounds but this has not kept pace with inflation over the years. This is held in the Vernon B S. Our current account is used to support the groups or generally run the U3A meetings and put on three or four entertainment events throughout the year and balances are 2000 pounds plus
Performance of fundraising activities against objectives set	Para 1.41	Fundraising events have not been as well supported as hoped as prices have put members off such as the annual lunch now at £30 plus per head. The lower priced events seem more popular but to give a spread of different events subsidising the more expensive ones has been necessary Generally despite us having to subsidise events now and again we have still had a good year
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our basic committee reserves have recovered to pre pandemic levels with the increases in subs and meeting income
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Prefer to hold at least 1 years running money for the main meetings in the Vernon Building Society
Amount of reserves held	Para 1.22	£6,250.00
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have a very low general subscription rate at £8, the groups are self financing with the Committee only stepping in if necessary. We try and ensure special events are self financing but this is not 100% as we cannot guarantee take up of tickets. It was hoped in 2025 we could hold our membership steady which has been achieved and once again we hope we can continue at £8 for the forthcoming year despite increase costs such as rent. The main problem therefore appears to be the lack of volunteers who wish to become group leaders. People are fine taking part in the group but most just want to come and go without taking on any responsibility or further commitments.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Membership and income arising from 3 or 4 events during the year some of which hopefully will make a profit. However income from events is proving difficult due to lower than expected take up. 2025 showed a loss in the event area but we must measure this by the impact on the community.
Investment policy and objectives including any social investment policy adopted	Para 1.46	We only invest in Banks and our local Building Society and by the nature of the U3A we are already investing in the social wellbeing of our members
A description of the principal risks facing the charity	Para 1.46	Attraction of Committee members and leaders is a major problem. Most members do not want to lead or be on committees. It is a major major problem shared by most clubs, societies and charities in this area. This has lead to a reduction of groups offered and most of our Committee have served for many many years. On top of this

		the local council has introduced parking fees in the Village Hall car park. Perhaps our council would prefer the extra National Health costs due to people being lonely and staying at home but the fact is the small parking charges are going to put people off using the Village Hall where we meet
Other		

Structure, Governance and Management

Description of charity's trusts:		Trust
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed Original dated 30/6/2001
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All Trustees are chosen and accepted by the Committee as a whole.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Guidelines as published by the main U3A albeit most Trustees are long term members
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The main National U3A are our guiding organisation and provide us with a wide range of rules and regulations
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	High Lane U3A
Other name the charity uses	
Registered charity number	1091296
Charity's principal address	Treasurers home address 15 Langdale Close High Lane Stockport SK68JG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Paul Kenneth	Chair		
2	Linda Dale	Vice Chair		
3	Lyn Arnold	Secretary		
4	Les Birks	Treasurer		
5	Margaret McDermott	Membership Sec.		
6	Sue Harlin			
7	Diane Saxon	Newsletter editor		
8	Trevor Kinvig			
9	Andre Lister			
10	Kath Wareham			
11	Pam Curley			
12	Barbara Kenneth			
13	Dorothy Neillands			
14	Pam Cooke			
15				

Corporate trustees – names of the directors at the date the report was approved

Director name		
NOT APPLICABLE		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
NOT APPLICABLE		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser

Name

Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

SEE FULL COMMITTEE LIST

Other optional information

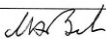
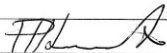
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

LESLIE BIRKS	PAUL KENNETH
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Position (eg Secretary, Chair, etc)

TREASURER	CHAIRMAN
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Date

11/2/26
