

## Chairs report

I'm delighted to report that our u3a continues to thrive. Once again the number of members, now 1409 and groups, now 101 has grown. It's especially good to see an increase in the range of learning opportunities offered to members. That list now includes cribbage and croquet and also sees the return of the popular dancefit classes, but there is always room for more. Please talk to any of our committee if you have an interest that isn't on our current list.

As you know our u3a is entirely volunteer run. I don't usually like to single out individuals when so many people contribute but it would be wrong not to mention a couple of trustees who, after many years of service, have chosen to change the way they support our u3a. Many of you already know that Alice, although remaining as a trustee and trips organiser, has decided to cut back on much of her day to day commitment to our u3a. As a result we'll no longer see Alice behind the urn leading the team who provide refreshments at meetings like this or at our library information desk. Stepping slightly further away from the all the fun we have at Committee Meetings is Alan Casey who is resigning as a trustee having been on the Committee for 13 years serving as just about everything from Chair to chair mover as well as being instrumental in the development of our website and membership systems. Typically, although no longer continuing as a trustee, Alan has said that he will be around to support all things IT for which we're very thankful.

I'd also like to thank our Group Leaders on behalf of all our members – they are at the heart of our organisation and we'd be lost without them. The committee is keen to support them in whatever way they can and appreciate the work they do to keep our groups alive.

Some of our volunteers belong to our Really Useful Group who contribute in several different ways. One of their successes this year has been the introduction of the monthly Sunday afternoon Tea and cake meetings. Having identified that there is little provision for members at weekends they began this group earlier on the year and it is now a regular event on our u3a calendar. u3a principles are based on mutual support to promote lifelong learning and that's exactly what our volunteers achieve.

We remain in a strong position financially and continue to work to reduce our surplus funds. This is being done gradually so that our finances remain stable but means that we will be retaining the £5 membership fee for 26/27, though it is unlikely to remain at this reduced level beyond 2027!

This last year saw the demise of the cheque as a means of payment for membership and groups. The closure of local bank branches has made life increasingly difficult for Group Leaders who have to pay in group fees and the introduction of bank charges for all transactions had a significant impact on our outgoings. We're grateful to those members who had to make changes to their payment methods to help us reduce costs.

Our calendar of events for the coming year is as vibrant and varied as ever but we are always open to suggestions - for new speakers, trips or events. Do talk to a committee member or group leader if you have any ideas you think will be welcomed by members.

Finally I'd like to thank *all* our members for contributing in so many ways to another very successful year. We now look forward to the next twelve months.

## **Sandbach & District u3a**

### **Treasurer's Report for the Annual Accounts for the year ended 31<sup>st</sup> August 2025**

For the 2024-2025 Financial Year the Sandbach & District u3a has resulted in a deficit of £5,304.11 compared to the previous year's surplus of £9,565.23.

The correct allocation of The Third Age Trust and other annual fees has been implemented this year. This process began in 2023–24, when a prepayment of £5,084 to The Third Age Trust was carried forward into 2024–25. However, as this was the first year the practice was applied, there was no corresponding brought-forward payment, which made the 2023–24 figure appear artificially low by a similar amount and impacting also the final surplus amount of that year.

Total annual subscription income for 2024-2025 was £8,462, compared to £15,745 from the previous year. This reduction in revenue is the ongoing effect of lowering the Membership Fee from £12 to £6 in 2023-24 and from the further reduction from £6 to £5 in 2024-25.

The overall income from group attendance fees increased by 4.3% compared with 2023-24, largely due to increased membership/attendances, but group operating costs, i.e. venues and tutors etc. increased by 8.5% over the same period.

Total income for the year was £102,217 including members subscriptions, regular groups, paid tutor groups and organized events.

Despite the subscription being reduced to £5.00 and an increase in some tutor fees, along with some venue fees, it is expected that with a similar level of group and social activities the outturn will still see funds remaining above the minimum requirements agreed by the committee. However, it would be prudent to review membership and group fees on a regular basis to ensure adequate reserve funds are maintained.

Gillian Curtis

Treasurer Sandbach & District u3a

## Annual Accounts for the year ended 31st August 2025

## Balance Sheet

| Line |  | Notes | 2024/25  |                  | 2023/24  |                  |
|------|--|-------|----------|------------------|----------|------------------|
|      |  |       | £        | £                | £        | £                |
|      | <b>Fixed Assets</b>  |       |          |                  |          |                  |
|      | <b>Current Assets</b>                                      |       |          |                  |          |                  |
|      | <b>Debtors:</b>  |       |          |                  |          |                  |
| 1    | Prepaid Venue Expense                                      |       |          |                  | 539.70   |                  |
| 2    | Prepaid Admin  |       | 28.14    |                  |          |                  |
| 3    | Prepaid Social Expense                                     | c     | 2,275.00 |                  | 1,248.50 |                  |
| 4    | Prepaid PayPal Charges                                     |       | 407.27   |                  | 423.69   |                  |
| 5    | Prepaid Online Support                                     |       | 90.88    |                  |          |                  |
| 6    | Prepaid Third Age Trust Fees                               |       | 5,406.33 |                  | 5,084.00 |                  |
| 7    | <b>Debtors Subtotal</b>                                    |       |          | <b>8,207.62</b>  |          | <b>7,295.89</b>  |
| 8    | Cash at Bank & In Hand                                     |       |          | 41,400.43        |          | 41,832.17        |
| 9    | <b>Total Current Assets</b>                                |       |          | <b>49,608.05</b> |          | <b>49,128.06</b> |
|      | <b>Current Liabilities Falling Due Within One Year</b>     |       |          |                  |          |                  |
|      | <b>Creditors:</b>  |       |          |                  |          |                  |
| 10   | Membership Subscriptions prepaid                           |       |          | 5,170.00         |          | 6,858.00         |
| 11   |  |       |          |                  |          |                  |
| 12   | Social Activity Fees Prepaid                               |       | 7,775.00 |                  | 2,253.06 |                  |
| 13   | Group Attendance Fees Prepaid                              | a     | 4,296.20 |                  | 2,479.60 |                  |
| 14   | <b>Prepaid Activity Fees Subtotal</b>                      |       |          | <b>12,071.20</b> |          | <b>4,732.66</b>  |
| 15   |  |       |          |                  |          |                  |
| 16   | Venue Fees Accrued   | b     | 1,560.56 |                  | 469.00   |                  |
| 17   | PT Tutor Accrual   |       |          |                  | 870.00   |                  |
| 18   | Administration Expenses to be Paid                         |       |          |                  | 88.00    |                  |
| 19   | <b>Accruals Subtotal</b>                                   |       |          | <b>1,560.56</b>  |          | <b>1,427.00</b>  |
| 20   | <b>Total Current Liabilities</b>                           |       |          | <b>18,801.76</b> |          | <b>13,017.66</b> |
| 21   | <b>Total Current Assets Less Total Current Liabilities</b> |       |          | <b>30,806.29</b> |          | <b>36,110.40</b> |
|      | <b>Funded By</b>   |       |          |                  |          |                  |
|      | <b>General Reserve:</b>                                    |       |          |                  |          |                  |
| 22   | Balance Brought Forward                                    |       |          | 36,110.40        |          | 26,545.17        |
| 23   | Net Income / (Expenditure) in Year                         |       |          | -5,304.11        |          | 9,565.23         |
| 24   | Balance Carried Forward                                    |       |          | <b>30,806.29</b> |          | <b>36,110.40</b> |

## Notes to the Balance Sheet

- a More members are paying in advance - and before end of year - for Group Attendance
- b Missing invoices from Cheshire East for Winter Bowls (£954.00) and Summer Bowls (£606.56)
- c Payment in advance for tickets to 'Spectacular Classics'

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Gillian Curtis Treasurer

Linda Bilsborrow, Chair

Date: 19th January 2026

Date: 19th January 2026

## Annual Accounts for the year ended 31st August 2025

## Income &amp; Expenditure Statement

| Line               |   | Notes | 2024/25         |                   |           | 2023/24         |                   |           |
|--------------------|---|-------|-----------------|-------------------|-----------|-----------------|-------------------|-----------|
|                    |   |       | Main Activities | Social Activities | Total     | Main Activities | Social Activities | Total     |
|                    |   |       | £               | £                 | £         | £               | £                 | £         |
| <b>Income</b>      |   |       |                 |                   |           |                 |                   |           |
| 1                  | Membership Subscriptions                      | a     |                 | 8,462.00          | 8,462.00  |                 | 15,745.82         | 15,745.82 |
|                    | <b>Activity Fees</b>                          |       |                 |                   |           |                 |                   |           |
| 2                  | Activity Fees - Regular Groups                |       | 33,745.10       |                   |           | 34,481.55       |                   |           |
| 3                  | Activity Fees - Paid Instructor Groups        |       | 38,859.50       |                   |           | 35,063.50       |                   |           |
| 4                  | <b>Activity Fees Subtotal</b>                 |       |                 | 72,604.60         | 72,604.60 |                 | 69,545.05         | 69,545.05 |
| 5                  | <b>Outings, Trips &amp; Social Activities</b> |       |                 | 144.00            | 18,435.00 |                 | 14,803.00         | 14,803.00 |
| 6                  | <b>Gift Aid</b>                               |       |                 | 1,127.37          | 1,127.37  |                 | 2,144.68          | 2,144.68  |
| 7                  | <b>Other Income</b>                           |       |                 |                   |           |                 |                   |           |
| 8                  | Miscellaneous                                 |       | 907.32          |                   |           | 2,989.82        |                   |           |
| 9                  | Bank Compensation & Interest                  |       | 537.26          |                   |           | 571.15          |                   |           |
| 10                 | <b>Other Income Subtotal</b>                  |       |                 | 1,444.58          | 1,444.58  |                 | 3,560.97          | 3,560.97  |
| 11                 | <b>Total Income</b>                           |       |                 | 83,782.55         | 18,435.00 |                 | 90,996.52         | 14,803.00 |
| <b>Expenditure</b> |   |       |                 |                   |           |                 |                   |           |
|                    | <b>Third Age Trust</b>                        |       |                 |                   |           |                 |                   |           |
| 12                 | Membership Subscription                       |       | 7,399.00        |                   |           | 2,190.00        |                   |           |
| 14                 | Quarterly Magazine                            |       | 1,633.23        |                   |           | 1,494.72        |                   |           |
| 15                 | <b>Third Age Trust Subtotal</b>               | b     |                 | 9,032.23          | 9,032.23  |                 | 3,684.72          | 3,684.72  |
| 16                 |   |       |                 |                   |           |                 |                   |           |
| 17                 | <b>Regular Groups</b>                         |       |                 |                   |           |                 |                   |           |
| 18                 | Activity Expenses                             |       | 2,392.02        |                   |           | 1,408.70        |                   |           |
| 19                 | Venues  |       | 38,895.73       |                   |           | 37,390.08       |                   |           |
| 20                 | <b>Regular Groups Subtotal</b>                |       |                 | 41,287.75         | 41,287.75 |                 | 38,798.78         | 38,798.78 |
| 21                 |   |       |                 |                   |           |                 |                   |           |
| 22                 | <b>Paid Instructor Groups</b>                 |       |                 |                   |           |                 |                   |           |
| 23                 | Instructors                                   |       | 19,735.31       |                   |           | 18,142.50       |                   |           |
| 24                 | Venues  |       | 11,007.50       |                   |           | 9,450.00        |                   |           |
| 25                 | <b>Paid Instructor Groups Subtotal</b>        |       |                 | 30,742.81         | 30,742.81 |                 | 27,592.50         | 27,592.50 |
| 26                 |   |       |                 |                   |           |                 |                   |           |
| 27                 | <b>Events &amp; Social Activities</b>         |       |                 | 2,903.19          | 17,095.00 |                 | 2,875.99          | 16,099.85 |
| 28                 |   |       |                 |                   |           |                 |                   |           |
| 29                 |   |       |                 |                   |           |                 |                   |           |
| 30                 |   |       |                 |                   |           |                 |                   |           |
| 31                 | <b>Other</b>                                  |       |                 |                   |           |                 |                   |           |
| 32                 | Equipment                                     |       | 718.43          |                   |           | 127.74          |                   |           |
| 33                 | Administration                                |       | 3,241.27        |                   |           | 4,754.23        |                   |           |
| 34                 | SWISH website                                 |       | 1,081.71        |                   |           | 1,157.26        |                   |           |
| 36                 | Paypal charges                                |       | 1,212.91        |                   | 206.36    | 1,143.22        |                   |           |
| 37                 | <b>Other - Subtotal</b>                       |       |                 | 6,254.32          | 6,460.68  |                 | 7,182.45          | 7,182.45  |
| 38                 |   |       |                 |                   |           |                 |                   |           |
| 39                 | <b>Total Expenditure</b>                      |       |                 | 90,220.30         | 17,301.36 |                 | 77,386.19         | 16,099.85 |
| 40                 |   |       |                 |                   |           |                 |                   |           |
| 41                 | <b>Net Income/Expenditure</b>                 |       |                 | - 6,437.75        | 1,133.64  |                 | 13,610.33         | 9,565.23  |

## Notes to the Income &amp; Expenditure Statement

a Membership Fee reduced from £12 to £6

b Correct distribution of Third Age Trust fees for 2024-25.. ie this year's payment (in April) applied to 24-25 &amp; 25-26. Amount of £5084 from 23-24 payment included. 23-24 figure does not include a b/f amount from 22-23

Signed copy held on file.

Gillian Curtis Treasurer

Date: 19th January 2026

Signed copy held on file.

Linda Bilsborrow, Chair

Date: 19th January 2026



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Sandbach and District u3a

On accounts for the year  
ended

31<sup>st</sup> August 2025

Charity no  
(if any)

1105144

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2025 DD / MM / YYYY.

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 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

K. Saywell

Date:

4/1/2026

Name:

Keith Saywell

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

ACMA  
CGMA  
Membership Number 1-MXKR

Address:

20 Boulton Close, Sandbach, Cheshire CW11 4GH

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).