



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 15.06.22 Period start date 15.06.23 Period end date

Charity name: AUGHTON & ORMSKIRK U3A

Charity registration number: 1105255

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Advance the education of the public and older people no longer in full time employment.
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	We have a wide range of groups run by volunteers. History, Science, Drama, Sports etc, to maintain physical and mental health to help maintain wellbeing.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	We are a dynamic, outward looking collective of people who are retired or no longer in full time employment.
Other		We are affiliated with over 1,000 u3a groups to the Third Age Trust

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>We offer over 100 interest groups, providing educational topics and encourage revising past interests to benefit our members.</p> <p>Providing a diverse range of mental and physical activities thus helping to maintain a happy healthy lifestyle in retirement.</p> <p>Wherever possible we liaise with other like - minded organisations.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached Annual Accounts.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to hold enough in reserve to allow us to cover all outstanding expenses.
Amount of reserves held	Para 1.22	Six months expenses.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

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	Via Membership Fees levied annually. Self - help approach providing education and enjoyment for those no longer in full time employment.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CONSTITUTION
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	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	ELECTED BY MEMBERSHIP

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	TRUSTEES. MANAGEMENT COMMITTEE. SUB COMMITTEES. MEMBERSHIP. OTHER U3A'S AFFILIATED TO THE THIRD AGE TRUST.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	AUGHTON & ORMSKIRK U3A
Other name the charity uses	
Registered charity number	1105255
Charity's principal address	P.O.BOX 198 ORMSKIRK LANCASHIRE L39 6WY

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	Mr John Tomlinson	Chairman and Chair of Management Committee.		MEMBERSHIP
2	Mr Derrick Fewings	Treasurer		MEMBERSHIP
3	Mrs Sheila Kierans	Honorary Secretary		MEMBERSHIP
4				
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16				
17				
18				
19				
20				

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

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

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

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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)	<i>Sheila Kierans</i>	
Full name(s)	Sheila Kierans	
Position (eg Secretary, Chair, etc)	Honorary Secretary	
Date	12/10/2023	

Registered Charity No. 1105255

Aughton & Ormskirk U3A

Accounts for the year ending 31st March 2023

Aughton & Ormskirk U3A - Administration

Receipts and Payments Account

Period : 1st April 2022 - 31st March 2023

TOTAL RECEIPTS					TOTAL PAYMENTS				
ADMINISTRATION	2022-2023 Apr-Mar		2021-2022 Apr-Mar		ADMINISTRATION	2022-2023 Apr-Mar		2021-2022 Apr-Mar	
	TOTAL FUNDS					TOTAL FUNDS			
	(ALL UNRESTRICTED FUNDS)					(ALL UNRESTRICTED FUNDS)			
	£	£	£	£		£	£	£	£
Subscriptions					Membership letters (incl postage)		124		202
Membership Desk (to HSBC)	8,460		10,805		Third Aid Trust				
Membership Desk (to Co-op)	690				TAT Membership	6,056		5,380	
PayPal	13,620		11,895		(including insurance)				
		22,770		22,700	TAT general/magazine	1,695		1,643	
Donations				1	TAT diaries	284		393	
Gift Aid	3,438		2,032						
TAT diary sales	279		376						
		3,717		2,409			8,034		7,416
Events					Events				
Social Committee			2,677		Social Committee			3,162	
Groups Support					Groups Support	469			
Carol Concert					Carol Concert			284	
				2,677			469		3,446
					Magazine & Newsletter(prod./post)	2,165		2,689	
					Speakers (venue & expenses)	449		360	
					Website/internet/phone	491		720	
					Stationery & supplies	376		191	
					Office machines	303		135	
					Equipment	1,712		1,191	
					Printing	327		75	
					Meetings (committees)	588		203	
					Independent Examiners	1,050		990	
					HSBC bank charges	212		37	
					PayPal charges	318		281	
					Postage / PO Box	449		497	
					Sundries	248		120	
					Sub-total		8,688		7,489
Bookstall		276		166					
					TOTAL		17,315		18,553
Interest on deposits									
Paid to HSBC Main a/c				145					
Rolled over in UTE bond		385		132					
Sundries (admin. related)									
TOTAL		27,148		28,229					
Excess of receipts over payments		9,833		9,676					

The above analysis is based upon financial transactions on the HSBC Main account and the supporting PayPal & UTB accounts. Membership subscriptions deposited to the Co-operative Bank account are also included.

Aughton & Ormskirk U3A - Activities

Receipts and Payments Account

Period : 1st April 2022 - 31st March 2023

TOTAL RECEIPTS				TOTAL PAYMENTS					
ACTIVITIES	2022-2023 Apr-Mar		2021-2022 Apr-Mar		ACTIVITIES	2022-2023 Apr-Mar		2021-2022 Apr-Mar	
	TOTAL FUNDS (ALL UNRESTRICTED FUNDS)					TOTAL FUNDS (ALL UNRESTRICTED FUNDS)			
	£	£	£	£		£	£	£	£
Group Activities (hired halls)					Group Activities (hired halls)				
Contributions to room hire		44,149		27,058	Premises				
					S&G HQ hire		16,200		11,710
					Other premises hire				
					Aughton VH	8,380		6,964	
					Burscough Sports Centre	4,045		2,088	
					Green Lane Guides HQ	880		520	
					Haskayne VH	90		150	
					CC Ministry Centre	2,414		1,038	
					St. Michael's Church Hall	1,314		964	
					Scarisbrick VH	5,575		5,756	
					The Civic	1,980		1,032	
					Sub-total		24,678		18,512
					Group-related spend (general)		797		205
Contributions (tutor)		36,124		28,759	Tutors		36,160		26,553
Group Activity (other)					Group Activity (other)				
Contributions (trips/events)		7,315		2,593	Day trips (coach hire)		4,725		500
					Day trips (other payments)				
					Day trips (contrib. refunds)				
					Events		888		776
Theatre Visits	1,350				Theatre Visits	1,064			
Philharmonic Visits	3,891		1,712		Philharmonic Visits	3,953		1,331	
		5,241		1,712			5,017		1,331
Productions / Events					Productions / Events				
Drama	4,151		2,271		Drama	2,628		1,552	
Musical Theatre	2,035				Musical Theatre	1,237		382	
Social Committee	4,135				Social Committee	4,250			
Sub-total		10,321		2,271	Sub-total		8,114		1,934
Short courses / Workshops					Short courses / Workshops				
Sundries (activity related)		15		100	Sundries (activity related)		67		
					Charges				
					HSBC		675		181
					Merchant Acquirer		24		8
TOTAL		103,164		62,493	TOTAL		97,345		61,710
Excess of receipts over payments		5,819		783					

The above analysis is based upon financial transactions on the HSBC Groups account and the Co-operative Bank account (except membership subscriptions).

Aughton & Ormskirk U3A

Statement of Assets and Liabilities at 31st March 2023

	£	£
<u>ASSETS</u>		
CASH AT BANK		
HSBC Main account	9,882	
HSBC Groups Account	5,898	
Co-operative account	6,628	
PayPal account	518	
UTB 1- year bond	55,517	78,442
CASH & CHEQUES IN HAND		
Subscriptions	180	
HSBC Main a/c		
HSBC Groups a/c	22	
Co-op a/c	1,328	
		1,530
DEBTORS		
Rental prepayment (S&G HQ)		4,000
Tutor prepayments		805
HMRC (Gift Aid)		4,128
United Trust Bank accrued interest		625
TOTAL ASSETS		89,530
<u>LIABILITIES</u>		
CREDITORS		
Invoices received after 31st March		3,300
Unpresented cheques		0
Pre-paid contributions toward tutor costs		2,500
Independent Examiners' fees		1,560
Third Age Trust membership/Beacon subscriptions		7,500
TOTAL LIABILITIES		14,860
NET ASSETS		74,670

Approved by the following on 24th / APRIL /2023

D. Fewings

Derrick Fewings
Hon. Treasurer

John Tomlinson

John Tomlinson
Hon. Chairman

Sheila Kierans

Sheila Kierans
Hon. Secretary

Aughton & Ormskirk U3A

Period: 1st April 2022 - 31st March 2023

Summary of Bank & Cash Movements

Account	Opening bal. 01/04/22	Receipts	Payments	Net transfers (inter account)	Closing bal. 31/03/23
HSBC Main (note 1)	20,596	12,453	-16,997	-5,990	10,062
HSBC Groups (note 2)	6,876	83,377	-97,343	13,010	5,920
PayPal	1,716	13,620	-318	-14,500	518
Co-operative	0	20,477	-2	-12,520	7,955
United Trust Bank	35,132	385		20,000	55,517
TOTAL	64,320	130,312	-114,660	0	79,972

Note 1: The opening balance of the HSBC Main account includes £15.00 b/f cash.

Note 2: The opening balance of the HSBC Groups account includes £20.63 b/f cash.



-JVSA
ACCOUNTANTS

Suite 205-209 Malthouse Business Park, 48 Southport Road, Ormskirk, Lancs. 1.39
IQR

Telephone: 01695 585333 Email: chris.sales@jvsa.co.uk

The Trustees Aughton and
Ormskirk U3A
P.O. Box 198
Ormskirk
Lancs
L39 6WY

25 April 2023

Dear Sirs,

We enclose the signed accounts in respect of the year ended 31 March 2023.

If you have any queries regarding the above or enclosed, please get in touch.

Kind regards.

Yours faithfully
C Sales
Chartered Accountant

JVSA Accountants is the trading name of JVSA Ltd.
Registered Office as above. Company Reg No 08873913 (England & Wales)
Directors: Mr. C. Sales, FCA. Dr. J.W.Johnston. Associate: Susan Fyles, Certified Accountant.

AUTHORISED



Registered to carry on audit work in the UK by the Institute of Chartered Accountants

Registered Charity No. 1105255

Aughton & Ormskirk U3A
Accounts for the year ending 31st March 2023

Aughton & Ormskirk U3A

Accounts for the year ending 31st March 2023

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1

Independent Examiner's Report to the Trustees of

Aughton & Ormskirk USA

I report on the accounts of the charity for the year ended 31 March 2023, which are set out on pages 3 to 8.

Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

• examine the accounts under section 145 of the 2011 Act to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act • to state whether particular matters have come to my attention

Basis of examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in any material respect the requirements:

* to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations * to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chris Sales
Chartered Accountant
JVSA Accountants
Suite 205-209 Malthouse Business
Park,
48 Southport Road,
Ormskirk
Lancashire
L39 IQR



25/4/2023

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AUGHTON & ORMSKIRK USA

LEGAL AND ADMINISTRATIVE INFORMATION

Management Committee

Mr J Tomlinson	Chairman
Mrs P Ball	Vice chairman
Mrs S Kierans	Secretary
Mr D Fewings	Treasurer
Mrs E Dixon	Membership Secretary
Mrs A Trigwell	Membership
Mr P Andrews	Secretary
Mr D Blanchflower	
Mr M Rimmer	
Mr L Rippon	
Mrs M Tomlinson	

Status

A Registered Charity (No. 1105255) operating under a Constitution last amended in 2022.

Bankers

HSBC Bank plc	8 Canada Square, London, E14 5HQ
The Co-operative Bank plc	PO Box 638, Safford, M5 0JQ
United Trust Bank Ltd	I Ropemaker Street, London, EC2Y 9AW

Principal Address

(Correspondance) P.O. Box 198, Onnskirk, L39 6WY
Scouts and Guides Headquarters, Long Lane, Aughton, Ormskirk, L39 SAS

Accountants and Independent Examiners

JVSA, Suite 205-209 Malthouse Business Park,
48 Southport Road, Ormskirk, Lancs, L39 IQR

Aughton & Ormskirk u3a

Report of the Trustees for

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Structure, Governance and Management

Aughton & Ormskirk u3a is an independently funded and managed organisation. It was founded in 2003 and is one of over 1,400 u3a's overseen by the Third Age Trust (TAT). All u3a's have a shared objective of offering local people the opportunity to continue to learn and to participate in activities of interest to them.

A&O u3a is managed by a supervisory Board of Trustees, elected annually at the AGM. Four subcommittees deal with day-to-day detail and offer support to the trustees.

Membership

Membership is open to anyone who has reached partial or full retirement. Pre-Covid, we had around 1,900 members. On resumption after Covid closedown, we have seen a steady recovery from around 1,400 members to a current figure of around 1,500 members.

Finances

The finances are overseen by the Finance subcommittee, led by the Chairman of MC and Hon. Treasurer. The accounts are inspected annually by JVSA Accountants of Ormskirk.

Following introduction of a fee for premises-based activities that varied according to the hourly cost of room hire, the duration of the session and the number of attendees, those activities have become broadly self-funding. This is important because significant subsidizing of room hire from members' subscriptions would invalidate our claim for Gift Aid on those subscriptions.

During 2022/23, our bank balance has increased by around £14,200 to a financial year-end figure of £78,442. Given Gift Aid in the pipeline and known commitments such as our annual payment to T.A.T, this balance will fall by around £7,000 before we receive members' 2023-2024 subscriptions.

We aim to keep £45,000 in reserves to cover any liabilities against unforeseen difficulties. This represents around 50% of that spend which isn't pre-funded by members' contributions (e.g. pre-paid contributions toward tutor costs). This level of reserves is in line with Charity Commission recommendations.

The Future

Increased fuel costs obviously impact on the costs of running the venues we hire. Increases in room hire costs of 10%-20% are already working their way through. A point worth noting is that a strong u3a is well-placed to help the various premises in the area cope with increased utility costs, to help ensure those premises remain viable and available to the wider community.

Especially with regard to technology and finance, our u3a relies on some members with specialist skills. To ensure continuity, we need members with appropriate skills to step forward, shadow the current cohort of specialists and take on the roles when the current specialists step down.

I would like to offer my thanks to my fellow Trustees and to all members who take part in leading and organising activities and to those who support us by catering, setting up tables and chairs etc.

John Tomlinson

Chair of trustees

Ormskirk U3A

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Notes to the accounts for year ending 31st March 2023

These accounts are produced on a 'Receipts and Payments'^a basis, an approach sanctioned by the Charity Commission for charities with a turnover up to £250,000. The 'Receipts and Payments' basis for accounts is simpler than the 'Accruals' basis used by larger organisations in that it takes account of just the receipts and payments stated within the financial year.

An insight into the accruals (e.g. the value of services received but not yet paid for, or the value of services paid for but not yet received) is given on the Assets and Liabilities page.

A) Administration

2 The HSBC Main account (supplemented by PayPal and United Trust Bank accounts) is funded by members' annual subscriptions and the associated Gift Aid which has been claimed from HMRC. These are used to cover the administrative overheads of the U3A; specifically: (a) member's subscription to the Third Age Trust, (b) use of the TAT Beacon system, (c) production and distribution of the magazine, (d) website, email and telephone, (e) professional fees and (f) other typical office costs,

B) Activities

- 3 The aim is for total activity-related receipts to cover total activity-related payments. We do not expect each individual activity to be self-funding; although, in the case of tutors, coach hire and theatre tickets, the individual member is expected to make a contribution that covers the cost relating to him/her. The HSBC Groups account and the Co-operative Bank account are simply conduits facilitating payment of service providers (room hire, coach hire, tutors...) from financial contributions made by members. The U3A takes no fees or commission for facilitating payment of suppliers from members' financial contributions.
- 4 Payments under 'Day Trips (coach hire)' exclude the cost of hiring coaches for theatre and Philharmonic trips. In these two instances, the cost of coach hire is bundled into the cost of the trip.
- 5 The payments for hire of the Aughton Village Hall and The Civic excludes those payments associated with the rehearsals of Drama and Musical Theatre productions. In these two instances, the cost of hiring premises is bundled in with the production expenses.

C) Policy on Cash Reserves

- * Our level of cash reserves is intended to meet known and expected liabilities in the short and medium term, and to act as a contingency provision to secure the long-term continuation of the U3A's organisation and its activities.
- * The trustees have agreed that, in pursuit of these objectives, the U3A should hold cash reserves equivalent to approximately six months expenditure. This is consistent with the guideline offered by the Third Age Trust. * A significant element of our expenditure is pre-funded by members' contributions and, as such, does not represent a liability. Effectively, the U3A is acting as a conduit of members' money to be passed straight through to a third party. instances of 'straight through' money include contributions covering the cost of tutors, theatre tickets and coach hire. In establishing the monetary value of six months expenditure, the trustees have agreed that the expenditure which is pre-

Aughton &

funded by members' contributions can be omitted from the calculation. * The policy on cash reserves be subject to review from time to time by trustees and may be modified in the light of changing conditions.

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* Administration

Receipts and Payments Account

Period : 1st April 2022 - March 2023

TOTAL RECEIPTS			TOTAL PAYMENTS		
ADMINISTRATION	02 -202 Apr-Mar	021-20 Apr-Mar	ADMINISTRATION	0 20 Apr-Mar	0 1- 02 Apr-Mar
	<u>TOTAL FUNDS</u> (ALL UNRESTRICTED FUNDS)			<u>TOTAL FUNDS</u> (ALL RESTRICTED FUNDS)	
	8,460				
	690				
Subscriptions	13,620		Membership letters (incl postage)	124	202
Membership Desk (to HSBC)		10,805	Third Aid Trust	6,056	5,380
Membership Desk (to Co-op)	3,438	11,895	TAT Membership (including insurance)	1,695	1 *643
PayPal	279		TAT general/magazine	284	393
	22,770	22,700	TAT diaries		
Donations		2,032		8,034	7,416
Gift Aid		376			
TAT diary sales		2,409	Events		3,162
	3,717		Social Committee	469	
Events		2,677	Groups Support		284
Social Committee			Cu•ol Concert	469	3,446
Groups Support		2,677		2,165	2,689
Carol Concert			Magazine & Newsletter(pmd./post Speakers	449	360
			(venue & expenses)	491	720
Bookstall		166	Website/internet/phone	376	191
			Stationery & supplies	303	135
			Office machines	1,712	1,191
			Equipment	327	75
			Printing	588	203
			Meetings (committees)	1,050	990
	276		Independent Examiners	212	37
Interest on deposits		145	HSBC bank charges	318	281
Paid to HSBC Main a/c		132	PayPal charges	449	497
Rolled over in UTB bond			Postage / PO Box	248	120
			Sundries	8,688	7,489
Sundries (admin. related)	385	28,229	Sub-total	17,315	18,553
TOTAL	27,148	9,66	TOTAL		
Excess of receipts over payments					
	9,833				

The above analysis is based upon financial transactions on the HSBC Main account and the supporting PayPal & UTB accounts. Membership subscriptions deposited to the Co-operative Bank account are also included.

Aughton & Ormskirk

HSBC
Merchant Acquirer

TOTAL

The above analysis is based upon financial transactions on the HSBC Groups account and the Co-operative Bank account (except membership subscriptions).

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Period: 1st April 2022 31st March 2023

Summary of Bank & Cash Movements

Account	Opening bal. 01/04/22	Receipts	Payments	Net transfers (inter account)	Closing bal. 31/03/23
HSBC Main (note 1)	20,596	12,453	-16,997	-5,990	10,062
HSBC Groups (note 2)	6,876	83,377	-97,343	13,010	5,920

Aughton & Ormskirk U3A

PayPal	1,716	13,620	-318	-14,500	518
Co-operative		20,477	-2	-12,520	7,955
United Trust Bank	35,132	385		20,000	55,517
TOTAL	64,320	130,312	-114,660	0	79,972

Note 1: The opening balance of the HSBC Main account includes £15.00 b/f cash.

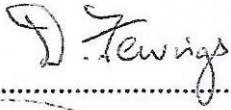
Note 2: The opening balance of the HSBC Groups account includes £20.63 b/f cash.

Statement of Assets and Liabilities at 31st March 2023

<u>ASSETS</u>	9,882	
	5,898	
CASH AT BANK	6,628	
HSBC Main account	518	
HSBC Groups Account	55,517	
Co-operative account		
PayPal account		
UTB 1- year bond	180	
	<hr/>	
	22	78,442
	1,328	
CASH a CHEQUES IN HAND		
Subscriptions		
HSBC Main a/c		
HSBC Groups a/c Co-		
op a/c		1,530
DEBTORS		
Rental prepayment (S&G HQ)		4,000
Tutor prepayments		805
HMRC (Gift Aid)		4,125
United Trust Bank accrued interest		625
		<hr/>
TOTAL ASSETS		89,530
<u>LIABILITIES</u>		
CREDITORS		
Invoices received after 31st March		
Unpresented cheques		
Pre-paid contributions toward tutor costs		3,300
Independent Examiners' fees		2,500
Third Age Trust membership/Beacon subscriptions		1,560
		<hr/>
TOTAL LIABILITIES		7,500
		<hr/>
NET ASSETS		74,670

Approved by the following on 24th / APRIL /2023

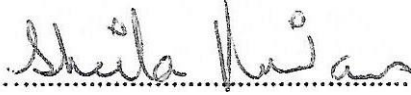
Aughton & Ormskirk U3A



Derrick Fewings
Hon. Treasurer



John Tomlinson Hon.
Chairman



Sheila Kierans Hon. Secretary