

THE BLACKWATER U3A ("BWU3A")

Number 1 Account (Main):

Income

2024/25 Membership Fees <i>N.B. £2,042.00 prepaid in 2023/2024</i>	£3,429.50
2025/26 Membership Fees PREPAID ahead of 1 st April 2025	£1,799.00
2024/25 Newsletter Postages	£80.00
2025 Diary Sales	£36.00
Bank Interest - Deposit Account	£55.49
Raffle - Net Income	£99.15
Gift Aid Claim	£679.25
Compensation from Nat West Bank	£150.00
TOTAL INCOME	£6,328.39

Expenditure

Third Age Trust Membership Fees	£888.00
Third Age Magazine Costs	£610.16
Beacon (u3a Database) Costs	£256.00
Copyright Licence	£67.21
First Aid Courses	£292.00
Newsletter & Printing Costs	£1,643.00
Stationery & Postage Costs	£326.82
St Mary's Flower Festival/Community Garden	£107.22
Gifts & Remembrances	£97.00
Equipment Costs/Maintenance	£36.06
Monthly Speaker Costs	£764.40
West Maldon Community Centre Hire Costs	£1,287.66
2025 Diary Purchases	£45.10
Meetings - Catering/Costs	£608.74
Finance Costs - Card Processing Fees	£52.66
TOTAL EXPENDITURE	£7,082.03

Number 1 Account (Main)

Opening Balance - 1 April 2024	£4,693.51
Income	£6,328.39
Dormant Groups Funds Transfers	£180.67
Expenditure	(£7,082.03)
Closing Balance - 31 March 2025	£4,120.54

Bank Reconciliation:

National Westminster Bank	31 March 2025
Current Account Balance	£1,806.45
Funds held in Deposit Account	£2,250.00
Post Year End Transfer from Groups Acct	£60.00
Post Year End Transfer from Deposit Acct	£4.09
Reconciled Balance	£4,120.54

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Number 2 Account (Groups)

Blackwater u3a Groups	31 March 2024	31 March 2025
Art	£101.30	£18.30
Art Appreciation	£53.20	£93.20
Birding	£30.00	£30.00
Canasta	(£1.40)	£10.20
Card & Board Games	£17.60	£23.00
Computers - Note 1	£127.65	£ NIL
Community Garden	£32.80	£32.80
Cribbage	£50.76	£27.16
Family History	£90.80	£41.80
Flower Arranging	£182.60	£157.00
Garden	£199.09	£200.89
Geography/Geology - Note 1	£53.02	£ NIL
History & Science	£259.26	£216.46
Play Reading	£ NIL	£1.20
Rummikub	£110.45	£44.45
Shakespeare Group - Note 2	(£26.34)	(£17.74)
Tai-Chi	£244.05	£227.88
Theatre (Local)	£93.40	£255.40
Theatre (London)	£850.13	£100.13
Table Tennis 1	(£78.84)	£127.94
Table Tennis 2	£137.35	£119.55
TOTALS	£2,526.88	£1,709.62

Notes

1. Balances for Closed Groups transferred back to funds of Main u3a.
2. Funds received from Co-ordinator post year end - £28.00.

Number 2 Account (Groups)

Opening Balance - 1 April 2024	£2,526.88
Income	£23,169.71
Expenditure	(£23,986.97)
Closing Balance - 31 March 2025	£1,709.62

Bank Reconciliation:

National Westminster Bank	31 March 2025
Current Account Balance	£169.62
Post Year End Transfer to Main Acct	(£60.00)
Funds held in Deposit Account	£1,600.00
Reconciled Balance	£1,709.62

I certify that these balances represent a true and accurate record of the financial position of The Blackwater U3A as at 31st March 2025.

Blackwater U3A	31 March 2024	31 March 2025
Number 1 Account (Main)	£4,693.51	£1,870.54
Number 2 Account (Groups)	£2,526.88	£109.62
Deposit Account (Main)	N/A	£2,250.00
Deposit account (Groups)	N/A	£1,600.00



Chris Daines - Treasurer - The Blackwater U3A - 3 April 2025

THE BLACKWATER U3A ("BWU3A")

TRUSTEES REPORT FOR 12 MONTHS ENDED 31ST MARCH 2025

<u>CHARITY NUMBER:</u>	1113334
<u>ORGANISATION STATUS:</u>	Unincorporated Entity. Registered Charity.
<u>TRUSTEES:</u> All served for the full year.	Allen Griffiths (Chair) Ron Martin (Vice Chair) Gillian Swanson (Secretary) Christopher Daines (Treasurer) Peter Harden Jenny O'Connor Elizabeth Walden Sholto Morton Janet Watson Esther Pugh * (Note 1) Susan Watson * (Note 1)
<u>MEMBER ACCOUNTS EXAMINER:</u>	Geoff Pugh
<u>BANKERS:</u>	National Westminster Bank Plc Maldon, Essex
<u>ORGANISATION ADDRESS:</u>	26 Keeble Park MALDON Essex CM9 6YG
<u>GOVERNING DOCUMENT:</u>	Standard U3A Constitution dated 2 nd December 2004 (as amended from time to time)
<u>HMRC GIFT AID CHARITIES REFERENCE:</u>	XT22237

Notes:

1. Esther Pugh & Susan Watson will not seek re-election as Trustees at the Annual General Meeting to be held on Wednesday 7th May 2025.
2. Geoff Pugh has confirmed his willingness to act as Member Account Examiner and the Trustees are grateful for his support and for his diligent validation of our accounting records. He completed his examination on 10th April 2025 and will provide a separate Examiner Report.

TRUSTEE REPORT TO MEMBERS

Charity Aims/Activities:

- The Blackwater (U3A) has continued to act as one of four independent U3A organisations within the Maldon (Essex) area.
- The aims are to provide social activities to it's Membership through a range of activities and interests, with individual Members (15) supporting the Trustees by acting as Group Coordinators.
- During the year we had over 30 different interest groups.

Income & Expenditure

- Income for the year totalled £29,498.10
- Expenditure for the year totalled £31,069.00
- Our Income and Expenditure increased this year principally due to the inclusion of £11,657.00 relating to the cost of the BWU3A Holiday Group.

Balance Sheet


- Number 1 Bank Account (Main): £1,870.54
- Number 2 Bank Account (Groups): £109.62
- Deposit Account: £3,850.00
(Main £2,250.00 / Groups £1,600.00)

Financial Reserves Policy

- It is our Policy to main reserves equivalent to between 3-6 months of operating costs.
- With that in mind, it is proposed that our Membership will increase from £25 to £30 in the next financial year.
- Based on an expected increase in Members (some arising from the close of Heybridge U3A) and the increase in Gift Aid receipts arising from new Members, we believe our Reserves are sufficient for the forthcoming 12 months.

Declaration

- The Trustees declare that they have approved the Trustees Report and information set out above.
- Christopher Daines is authorised to sign this Declaration on behalf of the Trustees.

SIGNATURE	
FULL NAME	CHRISTOPHER JOHN DAINES
POSITION	TREASURER
DATE	3rd April 2025

MEMBER ACCOUNTS EXAMINER REPORT & ATTESTATION

The Trustees
The Blackwater U3A
Charity No: 1113334

I confirm I have examined the accounts of The Blackwater U3A and believe and attest that they are a fair reflection of the transactions of this organisation both for the Main Number One Account and the Number 2 Account (Groups) and they are now ready to be published for the year ending March 31 2025.

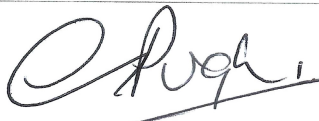
I note they will be submitted for approval by the Members at the Annual General Meeting to be held on Wednesday 7th May 2025.

Responsibilities & Basis of Report

- As the Charity Trustees of the Trust, 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 s145 of the Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

Member Accounts Examiner Statement/Attestation

- 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.

SIGNATURE	
FULL NAME	GEOFFREY PUGH
ADDRESS	38 MAYFLOWER DRIVE MALDON ESSEX CM9 6XX
DATE	10 APRIL 2025