

UP Holland & District u3a TRUSTEES REPORT 2024 - 2025

On 15th June 2007 the Up Holland & District u3a was registered as a Charity and is administered by Trustees who are also the members of the Management Committee. The u3a is subject to the Charities Act and associated regulations, and the Trustees are accountable to the Charity Commission, as well as members, for the administration of the u3a.

The Trustees (Management Committee) for the year 2024 – 2025 are:

Chair	Julian Finch	Vice Chair	Val Garner
Secretary	Beth Turton	Assistant Secretary	Kathy Higgins
Treasurer	Alan Hough	Assistant Treasurer	Pauline Occleshaw
Membership Secretary	Hazel Pemberton	Asst. Membership Secretary	Stella Connor
Beacon Administrator	Jane Taylor	Website Manager	Mike Crickett
Group Co-ordinator	Kevin Griffin	Communications/Publicity Co-ordinator	Viv Newman

The Objects and Activities of the u3a are set out and governed by the amended (model) Constitution, adopted by the membership at the AGM held on 15th June 2021 and amended at a Special General Meeting called for that purpose on 16th April 2024.

OBJECTS

The charitable purpose of the u3a is:

The advancement of education, and in particular the education of older people and those who are retired from full time work, including associated activities conducive to learning and personal development in Up Holland and its surrounding locality.

FINANCIAL RESOURCES

The membership fee for the year has proved to be adequate to meet the u3a running expenses.

At the end of our 20th year, Up Holland & District u3a is again in a reasonable financial position. As a result, the Trustees have decided to keep the membership fee for 2024/2025 at £10 pa, with an additional admin. fee of £2.50 for all new members.

However, in accordance with the resolution passed at the AGM in 2024, Members who wish to receive the u3a matters magazine will pay an additional fee of £4.00 to cover postage. Existing

members who do not renew before the 31st May will also be charged the admin. fee as they will be deemed to be a new member. Members who can show current membership of another u3a are charged a reduced fee.

The accounts have been prepared on a 'receipts and payments' basis, and therefore any surplus/deficit on the group accounts arises solely from the timing of receipts and payments. Capital expenditure within the general accounts is fully written off in the year of purchase.

Balances in the General Account and the Investment Funds are healthy, as the Annual Accounts show. The principal source of income this year is from subscriptions. The main items of expenditure are Capitation Fees payable to the Third Age Trust, licences, insurances, printing and postage for 'u3a Matters' and voting papers, and the cost of speakers at monthly meetings etc.

Financial reserves are in line with our current policy guidelines, and the effect of any potential changes will continue to be monitored by the Trustees during 2025/2026.

Money surplus to immediate requirements is invested in the Charities Official Investment Fund (COIF) where interest is paid without deduction of tax. In common with most investments, the returns of interest have improved this year.

ACTIVITIES

Up Holland & District u3a was started in 2005 by a small group of enthusiasts. During the year from 1st April 2024 to 31st March 2025 membership has increased slightly and at the end of March stands at 752. The affairs of the u3a are administered by the management committee which meets regularly. The committee also meets with group leaders every six months. Up Holland & District u3a is affiliated to the Third Age Trust, the provider of Third Age Matters (now u3a matters) magazine, insurances, resources and advice. We are associated with other u3as in Lancashire, Merseyside and other areas through the NW Region of u3as and our local network.

Up Holland u3a members have been pro-active in the NW Region and the wider u3a movement. The Region provides contacts and information flow and study days for committee members and members of the various u3as within the region. The Beacon Management System enables us to manage our membership information, financial systems and group records, as well as providing secure record storage. Members are issued with a plastic bar-coded membership card which is scanned at coffee mornings, speaker meetings and some of the larger group meetings, and speeds up entry to the hall. Attendance numbers can also be monitored.

We have actively sought ideas about keeping our u3a vibrant and increased the opportunities

Trustees Report 2024/2025 **Charity Number: 1119682**

to inform members about what is happening in our u3a and how it is managed. This is done at our monthly coffee mornings, through consultation at biannual meetings with all group leaders and through our monthly Newsletter.

This year, we marked u3a Week in September with a series of manned recruitment and information stalls in seven local villages. These provided us with the opportunity to raise awareness of our own u3a and the u3a movement as a whole and were complemented by a celebratory event, where visitors were invited to participate in group activities, group leaders displayed information boards and were on hand to talk to prospective members. Approximately 40 new members were recruited during the week.

On January 29th the committee organised a very successful Volunteers Lunch and Quiz as a thank you for Group Leaders.

Other highlights in 2024 /2025 included numerous day trips, evening outings, some fantastic group holidays, excellent variety shows, and an interesting programme of speakers.

Although there were some changes during the year we have 53 interest groups providing a wide range of activities for our members. We continue to encourage and support the formation of new groups.

THE FUTURE

In summary, this has been a very good year, but some challenges persist for Up Holland u3a which we are now endeavouring to address. We are encouraging members to attend committee meetings as visitors to raise awareness of the work behind the scenes. Hopefully, this will encourage more members to come forward and offer their services and provide new ideas.

The Trustees have approved the Trustees report as above.

Signed on behalf of the Charity's Trustees

Julian Finch

Date: 26.04.25

Chair

MINUTES OF THE 20th ANNUAL GENERAL MEETING OF

UP HOLLAND & DISTRICT U3A

HELD AT 10.00 AM ON 18 JUNE 2025 AT ST TERESA'S SOCIAL CLUB, UP HOLLAND.

Purpose:	20th Annual General Meeting		
Date & Time:	18 June 2025 at 10.00 am		
Meeting Place:	St Teresa's	Minutes by:	Beth Turton
Distribution:	All current members of Up Holland u3a.		
Date Issued:		Approved for Issue:	J Finch
Committee Members present:			
Julian Finch	Chair	Val Garner	Vice Chair
Beth Turton	Secretary	Kathy Higgins	Assistant Secretary
Alan Hough	Treasurer	Pauline Occleshaw	Asst. Treasurer
Hazel Pemberton	Membership Secretary	Mike Crickett	Webmaster
Kevin Griffin	Group Co-ordinator & Beacon Manager		

Plus 82 members of Up Holland & District U3A

1. Welcome

The Chair welcomed everyone to the meeting and thanked them for their attendance. He also expressed his thanks to the Group Leaders for their vibrant display boards which showcased the variety of activities the u3a has to offer. The system of voting was explained by the Secretary We have continued the use of online, postal voting and via the ballot box. This allows all our members to participate. Members were given the opportunity to submit any questions prior to voting – none were received. 161 votes have been received therefore all decisions are quorate.

2. Minutes of the 18th AGM held on 21st June 2024

The minutes, which had previously been circulated, were approved as a true record and signed by the Chair.

Proposed: Alma Harrison

Seconded: Mo Eccles

3. Matters arising from the minutes of the AGM held on 18 June 2024

- The Secretary reported that the date of the AGM was changed to 18th June 2025 as the social club was not available on the planned date.
- A new Independent Examiner was appointed as sadly, the person appointed last year had passed away.

4. Trustees' Report & Chair's Remarks

The Trustees' Report had been circulated to all members. No queries had been received.

The Trustees' Report was **ACCEPTED** and **APPROVED (FOR: 159, AGAINST: 0 ABSTENTIONS: 2)**

The Chair said it had been an honour and a privilege serving as Vice Chair and then Chair of the u3a. He also thanked the Group Leaders, Committee members, Refreshment teams and RUG members for their help and support during his two years as Chair.

5. The Accounts for the year ended 31st March 2025

The accounts and the examiner's report had been circulated to all members prior to the meeting. No questions or queries were received. The Treasurer gave a brief overview of the balances in the general account, group account and investment account. Overall, the finances are in a healthy position with the contingency fund in line with charity commission recommendations.

The Treasurer thanked the Group Leaders and the Group Treasurers for their prompt submission of accounts and the Membership Team for their sterling work in collecting subscriptions.

The Accounts were **ACCEPTED** and **APPROVED. (FOR: 159, AGAINST: 0 ABSTENTIONS: 2)**

6. Independent Examiner's Report

The Independent Examiner was not present but confirmed that the accounts had been compiled accurately and efficiently by the Treasurer and Secretary and had been inspected, approved and signed by the Examiner.

The Report was **ACCEPTED** and **APPROVED. (FOR: 159, AGAINST: 0 ABSTENTIONS: 2)**

7. Appointment of Independent Examiner

It is not possible at this point to appoint an Independent Examiner for 2026 as the current examiner is planning to retire next year. The Treasurer will ask for committee approval when the new examiner is appointed.

8. Resolution 1.

It is proposed that the committee be given the authority to automatically increase the annual subscription relating to receipt of the Third Age Trust magazine commensurate with any increase in postage rates charged by the Third Age Trust. (the current rate being £4.00).

Members to be informed prior to the subscription renewal date and be given the opportunity to cancel receipt of the magazine.

Any such changes to be approved by the committee and recorded in the minutes.

The Resolution was ACCEPTED and APPROVED (FOR: 158, AGAINST: 0 ABSTENTIONS: 3)

9. Award of Fellowships of Up Holland u3a

Fellowship of Up Holland u3a may be awarded to members who have contributed their time and efforts 'above and beyond the call of duty'.

This year the award was presented to **Kevin Griffin** and **Beth Turton** who received free life membership, a framed certificate of Fellowship and a Fellowship membership card.

10. Election of Honorary Officers to the Management Committee:

As there were fewer nominations than posts available the following were elected as Honorary Officers.
(FOR: 159, ABSTENTIONS: 0, AGAINST: 2)

Honorary Officers Elected to the Management Committee 2025/2026			
Val Garner	Chair	Vacancy	Vice Chair
Alam Hough	Treasurer	Beth Turton	Secretary

11. Election of Members of the Management Committee

As there were fewer nominations than posts available the following were elected as members of the Management Committee. (FOR: 159, ABSTENTIONS: 0, AGAINST: 2)

Voting Members elected to the Management Committee 2025/2026			
Kathy Higgins	Assistant Secretary	Pauline Occleshaw	Assistant Treasurer
Hazel Pemberton	Membership Secretary	Stella Connor	Ass't Membership Secretary
Anne Scott	Committee member	Marion Logan	Beacon Administrator

There are vacancies on the committee for the post of Vice Chair, Group Co-ordinator and Publicity Co-ordinator. The new chair explained that we may have people interested in these positions.

12. Date of the Annual General Meeting 2026:

Tuesday 17th June 2026

13. Closing address from the Chair

The new Chair said that when she was first asked last year if she felt able to step up as Chair, her initial reaction was no. However, over the past year she felt she had learned a lot, experienced a lot and grown in confidence. She said that everyone in the u3a had played their part in helping her to make that decision and she was now looking forward to the challenge.

Meeting closed at 10.27 am.

Signed:

Chair

17.06.26

UPHOLLAND U3A AGM FINANCIAL REPORT 2024/2025

Upholland U3A holds 3 bank accounts, and a minimal amount of petty cash.

In total we had funds of £36825 as at 31st March 2025, compared to £33742 as at 31st March 2024, an increase of £3083. This increase is explained later in this report.

An amount of £11693 is held in a reserve investment fund. This has increased in the year by £552 due to interest received on this account, as interest rates continued at similar levels to last year.

An amount of £1180 is held in the current account. This account includes income from membership fees, payments to the Third Age Trust, and other income and expenditure associated with the general running of Upholland U3a.

It has decreased in the year by £1799. This was partly due to fixed capital expenditure of £871 on new sound equipment. Payments to the Third age Trust have been made in the year amounting to £5026, re membership fees, Beacon licence, and postage costs re the distribution of the U3A magazine. Other significant expense was for rent from St Teresa's club re usage for the monthly coffee and speaker meetings amounting to £2733. Major income derives from membership fees amounting to £7339 in the year (similar to the previous year).

An amount of £23947 is held in the bank by the various groups in the Upholland U3A, Increasing by £4330 in the year. This represents the timing differences between group activity receipt and payments. In particular a surplus was recorded in the final month for a number of groups who organised events for the Spring and received monies for events which have not yet been paid for

Bank balances are reconciled monthly. No payments can be made without authorisation by the treasurer and one other member of the

committee. Accounts are reported monthly to the committee, and the bank balances and transactions are available to view online at any time by the chairman and secretary in addition to the treasurer. Online banking is now used for both the current and groups accounts. Direct online payments by bacs still require dual authorisation.

In 2020 we more clearly stated the policy for financial reserves, being more specific on how the amount required in reserve should be calculated. Based on this calculation reserves of cash should be £13700 at the end of the year (based on expenditure in 2024/2025). Actual reserves are £12873. This means we are below the requirement.

It is for that reason that a resolution was made at the 2024 Agm to charge members for the postage cost on the National U3a magazine if they still wanted to receive it. The postage cost in 2024/5 was £1553 and by introducing this policy this has reduced to £332 for 2025/6 which will be fully funded by increased subscriptions for those members still receiving it. This will consequently reduce our reserve requirements and lower the risk of subsequent deficits on the current account. Overall therefore the accounts will return to a more healthy position, with contingency for any unforeseen circumstances, yet being financially able to improve facilities and support existing and new interest groups where required.

As a final point please can I thank all the volunteer group leaders and their treasurers for reporting all their financial transactions so timely to myself. Thanks also to the membership team for their efforts in collecting fees.

A Hough

Treasurer

30th April 2025.

UPHOLLAND AND DISTRICT U3A ACCOUNTS 2024/2025

	Balances at	31/03/2025	31/03/2024
		£	£
CURRENT		1179.67	2978.88
GROUPS		23946.93	19617.10
PETTY CASH		5.04	5.04
CHARITIES INVESTMENT FUND		11692.89	11140.97
TOTAL		<u>36824.53</u>	<u>33741.99</u>

TREASURER
A HOUGH

SECRETARY
E TURTON

INDEPENDENT EXAMINER
R LUCKHURST

DATED 08/05/2025

UPHOLLAND AND DISTRICT U3A ACCOUNTS 2024/2025

	YEAR TO 31/03/2025		YEAR 2023/2024
CURRENT ACCOUNT	INCOME	EXPENDITURE	
	£	£	£
Membership fees	7339.00		7473.00
Sale of books	375.00		375.00
Door receipts	1817.90		1458.95
Gift Aid	872.06		884.73
Third Age Trust membership fee		-2744.00	-2836.00
Cups		-230.49	-239.21
AGM costs/ training expenses		-78.70	-194.56
Guest speakers		-618.00	-625.00
Rent and wifi - st teresas/artz		-2732.87	-2557.07
Stationery and printing		-847.22	-935.35
Diaries		-0.80	-43.24
Refreshments		-693.50	-408.00
Beacon		-729.00	-749.00
Capital expenditure		-871.00	-373.87
Computer expenses		-174.00	-202.78
U3A magazine postage		-1553.40	-1375.41
Electrical testing		-154.00	-69.00
Coronation day event		0.00	5.44
Plants		-62.47	0.00
Group transfers / set up		-25.31	624.46
U3A week		16.82	-13.91
Hospitality		-622.80	-373.75
Xmas event		-82.43	-5.65
Totals ytd	10403.96	-12203.17	
DEFICIT ON CURRENT ACCOUNT	-1799.21		-180.22
Brought forward 1/4/24	2978.88		
BALANCE AT 31/3/2025	1179.67		

Note - details of capital expenditure

Sound equipment	871.00
	<u>871.00</u>

UPHOLLAND AND DISTRICT U3A ACCOUNTS 2024/2025

	YEAR TO 31/03/2025		YEAR 2023/2024
GROUP ACCOUNT	INCOME	EXPENDITURE	
	£	£	£
Group Event Income	52480.28		43325.07
Group Meetings Income	10812.96		10111.70
Group Event Expense		-30875.69	-24723.70
Group Coach Hire		-17000.00	-15495.00
Group Hall Hire		-10395.22	-9571.22
Group Meeting Expense		-692.50	-806.00
Group closure balances transferred to general		0.00	-671.46
Sub-totals	63293.24	-58963.41	
SURPLUS ON GROUP ACCOUNT	4329.83		2169.39
Brought forward 1/4/2024	19617.10		
BALANCE AT 31/3/2025	23946.93		

UPHOLLAND AND DISTRICT U3A ACCOUNTS 2024/2025

	YEAR TO 31/03/2025	YEAR 2023/2024
CONSOLIDATED ACCOUNTS	INCOME £	EXPENDITURE £
Membership fees	7339.00	7473.00
Sale of books	375.00	375.00
Door receipts	1817.90	1458.95
Gift Aid	872.06	884.73
Third Age Trust membership fee		-2744.00
Cups		-230.49
AGM costs/ training expenses		-78.70
Guest speakers		-618.00
Rent and wifi - st teresas/artz		-2732.87
Stationery and printing		-847.22
Diaries		-0.80
Refreshments		-693.50
Beacon		-729.00
Capital expenditure		-871.00
Computer expenses		-174.00
U3A magazine postage		-1553.40
Electrical testing		-154.00
Coronation day event		0.00
Picnic in the park event		-62.47
Group transfers / set up		-25.31
U3A Day		16.82
Hospitality		-622.80
Xmas event		-82.43
Group Event Income	52480.28	43325.07
Group Meetings Income	10812.96	10111.70
Group Event Expense		-30875.69
Group Coach Hire		-17000.00
Group Hall Hire		-10395.22
Group Meeting Expense		-692.50
Group closure balances transferred to general		0.00
Interest received on investment account	551.92	516.50
Sub totals	74249.12	-71166.58
SURPLUS ON CONSOLIDATED ACCOUNTS	3082.54	2505.67
Brought forward 1/4/2024	33741.99	
BALANCE AT 31/3/2025	36824.53	



Section A

Independent Examiner's Report

Report to the trustees

UPHOLLAND AND DISTRICT U3A

On accounts for the year
ended

31ST MARCH 2025

Charity no
(if any)

1119682

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024. 2025.

Responsibilities and
basis of report

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:

8/5/25

Name:

ROGER LUCKHURST

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

Address:

16 HAZELWOOD ROAD, WIGAN WN1 2PE