

KNUTSFORD AND DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales · Charity number 1139427

Details

Status Registered

Legal form Other

Registered 2010-12-21

Register [View on the Charity Commission register](#)

Contact

Address 8 Bracken Way
Knutsford
Cheshire
WA16 9BU

Phone 01565 632904

Email info@knutsfordu3a.co.uk

Website www.knutsfordU3A.co.uk

Activities

Objects: THE ADVANCEMENT OF EDUCATION AND, IN PARTICULAR, THE EDUCATION OF OLDER PEOPLE AND THOSE WHO ARE RETIRED FROM FULL TIME WORK, BY ALL MEANS INCLUDING ASSOCIATED ACTIVITIES CONDUCIVE TO LEARNING AND PERSONAL DEVELOPMENT.

Activities: Educational activities for older retired in the Knutsford & District ,part of The University of Third Age

Classification

- **How:** Provides Human Resources, Acts As An Umbrella Or Resource Body
- **What:** Education/training
- **Who:** Elderly/old People

Geography

- **Area of benefit:** KNUTSFORD AND ITS SURROUNDING LOCALITY
- Cheshire East

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£77,088	£72,364	-	-
2024-03-31	£72,666	£64,162	-	-
2023-03-31	£61,696	£55,105	-	-
2022-03-31	£33,463	£35,375	-	-
2021-03-31	£11,996	£17,642	-	-

Trustees

Name	Role	Appointed
Susan Diane Allan	Chair	2019-09-26
Adrian Philip Bayley Long JP		2020-11-12
Dennis Anthony Roberts		2024-07-11
Dr Mark Howard Barley		2018-11-29
Dr STUART JOHN ALLAN		2017-05-11
Georgina Blackburn		2021-12-09
IRENE ELIZABETH HARDY		2017-05-11
Lucy Kitcher		2025-04-24
Roger Graham Brown		2018-10-25
Stephen Kitcher		2025-04-24
Wendy Elizabeth Brooks		2021-05-27
Zoe Elissa Langmead		2024-12-11

KNUTSFORD AND DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1139427

Accounts



Trustees' Annual Report for the period

From 1st April 2024

To 31st March 2025

Charity name: Knutsford and District University of the Third Age

Charity registration number: 1139427

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of Knutsford U3A is the advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.
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	<p>We are a self-help learning organisation for all local retired people who wish to join activities that will develop learning, skills, personal development, enjoyment and friendship. We have three main kinds of activities.</p> <p>We normally hold monthly meetings, with speakers on a wide range of topics, followed by refreshments and social interaction.</p> <p>We currently have 53 Activity Groups, offering a wide range of learning experiences to suit different interests. They are led by Group Leaders, giving their time, often supported by a planning group. They are supported by the Committee through networking and training sessions.</p> <p>We have subcommittees which organise our speakers and outings, including trips to places of interest, and to concerts and theatres. We produce regular newsletters to keep our members informed of our activities, and those of our wider U3A network (such as Summer Schools).</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have regard to the guidance issued by the Charity Commission on public benefit.

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	
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>Our membership at the end of March 2025 was 851 which includes 58 Associate Members (those who are also members of other U3As).</p> <p>Over the year we have inevitably had a few groups that have run their course or could not find a new leader and have had to close. To offset this a great deal of work has been done to facilitate the setting up of new groups and 8 new ones have been set up during this financial year.</p> <p>Our Outings Committee organised 8 trips to places of interest, including a holiday in Norfolk, in the year, together with 10 theatre trips.</p> <p>The Committee organised two events that support our organisation to grow and thrive. These included a stall at the local Lions Fayre in May and In September we held our 'Showcase event' with displays provided by many Activity groups so that both members and the wider public can get a better idea of what we do, and the groups themselves can attract new members.</p> <p>In the Spring we held a Group Leaders' lunch. Also invited were key members involved in the organisation of our u3a, such</p>

		<p>as the technical team, and the Outings' and Speakers' committees. This is a networking event, usually with a theme, which was 'Succession Planning' this year, so that key members can share ideas and experiences to develop our organisation</p> <p>We also held two coffee mornings, one in the Autumn and one in the Spring, for new members in order to make them feel welcome, to give them more information about what we do for members and to get ideas from them as to what type of activities they would be interested in taking part in or setting up. We wanted to emphasise the self-help nature of the u3a movement. These events were much appreciated by the new members and several ideas for new groups were proposed. These ideas have been followed up by our Groups Supporter and new groups formed as a result.</p> <p>In addition to our monthly meetings where an outside speaker gives a talk, we have continued with our 'Hidden Talents' programme which involves presentations by Knutsford u3a members on a topic of their choice to the membership. During this period, we had three presentations on a diverse range of subjects which were very well received, and we intend to continue this winter series of talks into the future.</p> <p>We claimed Gift Aid on our subscriptions for the membership year 2024/25. This has raised extra income which has allowed us to maintain the same subscription amount for next year.</p>
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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	Our 'core' income and expenditure relates to the income (principally from membership subscriptions), and the running costs of the charity. This is 'unrestricted funds' in the accounts. At the end of the financial year, our income was £11,612.22, and our expenditure was £12,472.48. Our other funds are 'restricted funds', and they relate to the Activity Groups and the outings, each of which are self-funded. This income was £65,475.38, and the expenditure was £59,891.17. Our financial situation is healthy, and at the end of March 2025 we held £24,051.89 in unrestricted funds, and £18,253.10 in the restricted funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy is to maintain a level of reserves at a figure of 6 months running costs for our 'core' organisation. This is to allow for contingencies, such as the need to replace or acquire necessary equipment, and unexpected expenses. For next year, we are planning to gradually reduce the level of our reserves.
Amount of reserves held	Para 1.22	
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	n/a

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	
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	We are governed by our Constitution, first adopted in 2010, and changed to a modified version of the u3a model constitution approved at our AGM of November 2020
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are an independent charity, which is a member of the Third Age Trust, as an 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	

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	We carry out induction for new trustees, using written information, discussion, and observation at Committee meetings etc.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We are an independent charity, and are members of the national body, the Third Age Trust. We maintain relationships with other local u3as, through the South and Mid Cheshire Cluster Group, and the North West Network.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Knutsford and District U3A
Other name the charity uses	Knutsford U3A
Registered charity number	1139427
Charity's principal address	8 Bracken Way, Knutsford, Cheshire. WA16 9BU

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	Sue Allan	Chair		
2	Mark Barley	Secretary		
3	Adrian Long	Treasurer		
4	Zoe Langmead	Activities Treasurer	23/01/25-31/03/25	
5	Wendy Brooks			
6	Georgina Blackburn			
7	Marion Goddard			
8	Helen Smith		01/04/24-23/01/25	
9	Stuart Allan			
10	Irene Hardy			
11	Anthony Axon			
12	Roger Brown			
13	Tony Roberts		11/07/24-31/03/25	
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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
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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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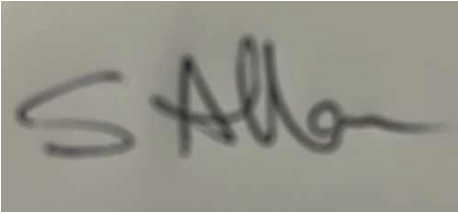
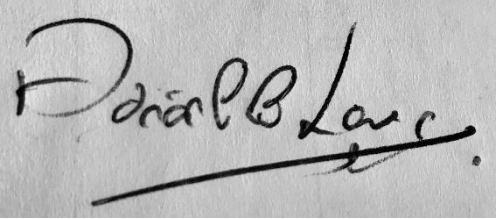
Other optional information

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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)		
	Full name(s)	Susan Allan
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	11/11/2025	

Knutsford & District University of the Third Age

Income and Expenditure Account fo Financial Year 2024/25					
	2024/25 Unrestricted Funds	2024/25. Restricted Funds		2024/25 TOTAL	2023/24. TOTAL
Income					
Subscriptions	5,870.46			5,870.46	5,053.25
PayPal	3,314.44			3,314.44	7,568.74
SumUp subs	591.00			591.00	
Gift Aid	1,444.36			1,444.36	1,766.22
Activity receipts		58,497.61		58,497.61	53,365.54
Bank Interest Received	£ 391.96			391.96	86.93
Sundry Cash Income		6,977.77		6,977.77	4,579.23
Total Income	11,612.22	65,475.38		77,087.60	72,419.91
Expenditure					
Activity Payments		53,244.74		53,244.74	49,344.73
PayPal Fees	456.24	0.00		456.24	
SumUp Fees	195.84	0.00		195.84	0.30
U3A Suscriptions	2,864.00	0.00		2,864.00	2,548.00
U3A Beacon	762.00	0.00		762.00	721.00
U3A Publications	2,158.40	0.00		2,158.40	1,844.64
Room Hire / Rent	1,520.00	0.00		1,520.00	1,775.00
Speakers Fees	1,063.26	0.00		1,063.26	900.00
Postage and stationery	1,072.81	0.00		1,072.81	863.53
Equipment	667.26	0.00		667.26	1,028.40
IT & Web	407.67	0.00		407.67	378.99
Training & Networking	0.00	0.00		0.00	0.00
Travel	0.00	0.00		0.00	0.00
Promotional Cost	0.00	0.00		0.00	0.00
Accountancy	0.00	0.00		0.00	20.40
Misc inc Gifts	30.00	0.00		30.00	21.00
Sundry	1,275.00	6,646.43		7,921.43	4,665.47
Total Expenditure	12,472.48	59,891.17		72,363.65	64,111.46
Surplus / Deficit	(860.26)	5,584.21		4,723.95	8,308.45
	Statement of Assets and Liabilities at 31st March 2025				
	2024/25 Unrestricted Funds	2024/25. Restricted Funds		2024/25 TOTAL	2023/24. TOTAL
Monetary Assets					
Bank Current	£ 13,823.00	£ 16,988.04		£ 30,811.04	£ 21,219.07
Deposit Account	£ 10,228.89			£ 10,228.89	£ 10,086.93
Cash in Hand	£ -	£ 1,265.06		£ 1,265.06	£ 933.72
	24,051.89	18,253.10		42,304.99	32,239.72
Accumulated Funds					
Balance at 01/04/24	19,570.83	11,735.17		31,306.00	20,394.97
Opening Cash		933.72		933.72	854.90
Surplus / Deficit	(860.26)	5,584.21		4,723.95	8,503.15
Year End accruals & PP	5,341.32			5,341.32	2,486.70
Balance at 31/03/25	24,051.89	18,253.10		42,304.99	32,239.72



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Knutsford & District u3a

**On accounts for the year
ended**

31st March 2025

**Charity no
(if any)**

1139427

Set out on pages

3, 4, 5, 6, 7, 8

(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 March 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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

17th July 2025

Name:

Robert David Beale

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

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Address:

1 Styal Close, Kingsmead,
Northwich
CW9 8FG

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.

Independent Examiner's Report to the Trustees of Knutsford u3a on the Accounts for Year ending 31 March 2025

A report to the trustees on my examination of the accounts of the Knutsford u3a for the year ended 31 March 2025.

General Comments

The Knutsford u3a gross income exceeds £25,000 and therefore requires an independent examination to satisfy the Trustees that there are no material matters of concern.

I have completed an examination of the Summary Income & Expenditure Account, the Spreadsheet Accounts and the support documentation. The accounts are accurately recorded on spreadsheets and for the most part the support documentation is clearly contained in a lever arch file. The records are kept in a way that makes it generally easy to track spreadsheet entries to the support documentation although there has been a move to record invoices electronically. This is a sensible move but in order to ensure the completeness of future examination, access to the recording platform must be made available to the Inspector of Accounts.

The source of the figures that are recorded in the Summary Accounts were accurately tracked back to the totals recorded in the support spreadsheets. There was a significant anomaly – the Cash in Hand from the 2023/24 Accounts did not agree with the Opening Cash 2024/25. The difference was discussed with the Treasurer (Adrian) and a satisfactory explanation was provided (see copy of email). I have also addressed how I think such a change should be handled in the future, as part of my observations and suggestions. The anomaly in the Summary Accounts was corrected so that the Opening Cash 2024/25 was the same as the closing Cash in Hand for 2023/24 and the corrected Summary Accounts were then approved by the Trustees.

During the course of the year there was a change in the way that Sumup and Paypal charges were recorded in the Accounts. My inspection also found it difficult to marry the Sumup and Paypal reports with the Accounts records. These issues were raised with the Treasurer (Adrian) and he agreed there had been problems but a new system has now been instigated to resolve all the problems that had been encountered. (The correspondence about this problem is included in copies of the emails)

The spreadsheet banking records and reconciliations were checked against the Natwest bank statements for the “Main” and “Activity” accounts. All the records were accurate.

As a secondary check of the accounting system, a random number of the individual spreadsheet entries were checked with the receipt and expenditure documentation. Apart from the Sumup and Paypal entries all other invoices were accurately recorded.

Observations and Suggestions

- As previously stated the Cash in Hand from the 2023/24 Accounts did not agree with the Opening Cash in the 2024/25 Summary Accounts and as a result the Summary Accounts were corrected and re-approved by the Trustees. Once the Accounts are finalised and agreed by the Trustees they should not be altered. The closing figure for the previous year should be used as the Opening figure for the next year, if there has been an error then this should be recorded as an adjustment to the current years account. It could be a positive or a negative adjustment and the entry should make reference to the reasons for the adjustment.
- Knutsford and District u3a have moved to using a computerised recording platform for keeping their invoices for Group Activities. It is essential that any future Inspector of Accounts has access to this platform so that a full and comprehensive examination of the record of invoices can be made.
- Expenditure in 2024/25 slightly exceeded Income but Knutsford u3a retain a very healthy balance. Adrian has informed me that the trustees are looking at ways to reduce the balance. I strongly agree that the Trustees follow through with their intention to reduce this balance.

Robert Beale

17th July 2025

The examiner is a Trustee for Northwich u3a and is independent and has no connection with Knutsford u3a. Relevant experience includes 30 years of experience preparing and managing departmental budgets and as a qualified auditor of regulatory compliance, management systems and procedures. The examiner served as Treasurer for Northwich u3a for 4 years.

Support Information and Correspondence

1. List of queries and responses during Inspection – July 2025
2. List of Checks made during the examination process.

Email Queries and Responses during the Inspection

Fwd: Knutsford Accounts

AL

To: Bob Beale;
06/07/2025 20:21

1

Hi Bob

Sorry for the delay as you know or was away, then awaiting Zoe's account for questions 1&3 which are below.

Q 2. I have amended and entered last years gift aid for comparison

Q4. Again amended, thanks for spotting that, all card readers now charged to equipment.

Do let me know if any further queries

Best regards

Adrian

Sent from my iPad

Begin forwarded message:

From: Activities Treasurer <activities.treasurerku3a@gmail.com>

Date: 5 July 2025 at 21:05:27 BST

To: Adrian Long <adrian.long@icloud.com>

Subject: Re: Knutsford Accounts

Hi Adrian

1. Why is there a difference between the "cash" figure in FYE 24-25 spreadsheet and the "cash" figure in the Cash Declaration spreadsheet.

FYE 24-25 Cash in Hand - £1016.62, Cash Declaration - £959.63 -

FYE 24-25 Opening Cash - £685.28, Cash Declaration - £694.35

The Cash Declaration sheet was a WIP worksheet that was derived from the form responses. There were 2 additional responses sent by email or manually (opening £72.25 and £53 for Walking Football and Spanish and closing sums of £14.99 and £42), so they weren't on that WIP list but were recorded on the FYE 24/25 summary Spreadsheet, as that was the finalised document

Closing cash balance: - £959.63 (from the WIP sheet) + £14.99 + £42 (from non electronic submissions) = £1016.62 (which is the figure in the finalised declaration)

Opening cash balance - £685.28 is the closing balance from the WIP sheet plus the non electronic submissions - £560.03 + £53 + £72.25 = £685.28

The "close last year balance" on the WIP sheet was extracted from the declared closing balances on the Group Recon - Groups Rec worksheet - however I did say I thought that sheet had not been updated at the end of 2024 because none of the declared opening balances matched the closing balances from that sheet and all the annotation on the sheet referred to earlier years. I decided to not try to reconcile those as they were all wrong, so used the declared figures from the group leaders.

The £694.35 is the alleged closing balance at the end of 2024 - this was not used and the declared opening balances from the group leaders was used (£560.03 from the submitted forms + £53 + £72.25 from the manually submitted figures = £685.28)

.3. Opening cash figure for 24-25 (£685.28) does not agree with the "cash in hand" figure from 23-24 accounts (£933.72)

I have no idea - as explained above I don't think the cash closing balances were correct in the spreadsheet. In the end of year summary the 2024 closing cash balance is stated as £854.90 which is a different figure again

I can only comment on and support the £685.28 figure, do you have records to be able to work out how the figures in 2024 were reached?

Don't know if this helps at all?

Kind regards

Zoe

On Tue, Jul 1, 2025 at 12:37 PM Adrian Long <adrian.long@icloud.com> wrote:
Hi Zoe

Questions from Bob Beale our inspector, can you help with questions 1 & 3, I've checked my figures and the opening balance was £933.72. If you can let me know I can respond to Bob and he can complete before the AGM

Many Thanks
Adrian

Begin forwarded message:

From: Bob Beale <bob.beale@talk21.com>

Subject: Knutsford Accounts

Date: 25 June 2025 at 18:27:43 BST

To: Adrian Long <adrian.long@icloud.com>

Hi Adrian

I have had a look at the Summary Accounts and the support spreadsheets. For the most part I am able to clearly identify the source of the figures and confirm the values used. There are a number of anomalies that require some clarification.

1. Why is there a difference between the "cash" figure in FYE 24-25 spreadsheet and the "cash" figure in the Cash Declaration spreadsheet.

FYE 24-25 Cash in Hand - £1016.62, Cash Declaration - £959.63

FYE 24-25 Opening Cash - £685.28, Cash Declaration - £694.35

2. The income figure that I have from last years accounts 23-24 is £72665.57. The major difference appears to be Gift Aid which has not been included. Is there a reason why this has been removed.

3. Opening cash figure for 24-25 (£685.28) does not agree with the "cash in hand" figure from 23-24 accounts (£933.72)

It is possible that the Accounts for 23-24 were changed following my inspection last year but I am not provided with the updated version.

4. Can you confirm that 7 sumup devices were purchased during the year? 6 devices were recorded as equipment and the 7th was allocated to Accountancy. I would expect them all to be recorded as "Equipment".

There is no urgency to respond as I am away until 5th July. I will try to complete the remainder of the inspection immediately I return.

Best wishes

Bob

List of Examination Checks

1. Accounts Reporting System Check

There are acceptable computerised spreadsheets for data recording and report production

2. Accounts Records/Documentation System Check

The main records are contained in a segmented lever arch file with separate sections for bank statements, invoices and receipts.

3. Summary Accounts Report Check

All the entries in the Summary Account were checked with the source data in the individual spreadsheets and the carry forward figures were checked against the Summary account for the previous year.

4. Accuracy of Spreadsheets Check

A random check was made on the row and column totals in the spreadsheets and some of the formulae for calculating totals was checked

5. Hardcopy documentation Spot Checks

A random number of checks were made to verify that there were both receipt and invoice documentation and they agreed with the entries within the various spreadsheets.

6. Check on Assets and Reconciliations

Hardcopy bank statements were checked against the monthly reconciliations for both the "Main" and the "Activity" accounts.

KNUTSFORD AND DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1139427

Accounts



Trustees' Annual Report for the period

From 1st April 2023

To 31st March 2024

Charity name: Knutsford and District University of the Third Age

Charity registration number: 1139427

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of Knutsford U3A is the advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.
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	<p>We are a self-help learning organisation for all local retired people who wish to join activities that will develop learning, skills, personal development, enjoyment and friendship. We have three main kinds of activities.</p> <p>We normally hold monthly meetings, with speakers on a wide range of topics, followed by refreshments and social interaction.</p> <p>We currently have 54 Activity Groups, offering a wide range of learning experiences to suit different interests. They are led by Group Leaders, giving their time, often supported by a planning group. They are supported by the Committee through networking and training sessions.</p> <p>We have subcommittees which organise our speakers and outings, including trips to places of interest, and to concerts and theatres. We produce regular newsletters to keep our members informed of our activities, and those of our wider U3A network (such as Summer Schools).</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have regard to the guidance issued by the Charity Commission on public benefit.

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	
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>Our membership at the end of March 2024 was 760 which includes 43 Associate Members (those who are also members of other U3As).</p> <p>Over the year we have inevitably had a few groups that have run their course or could not find a new leader and have had to close. To offset this a great deal of work has been done to facilitate the setting up of new groups and 12 new ones have been set up during this financial year.</p> <p>Our Outings Committee organised 8 trips to places of interest, including a holiday in Slovenia, in the year, together with 9 theatre trips.</p> <p>The Committee organised three events that support our organisation to grow and thrive. These included a stall at the local Lions Fayre, a stand at the 'Knutsford Refresh' event and In September we held our 'Showcase event' with displays provided by many Activity groups so that both members and the wider public can get a better idea of what we do, and the groups themselves can attract new members.</p> <p>In the autumn we had a Group Leaders' coffee morning. Also invited were key members involved in the organisation of our u3a, such as the technical team, and the Outings' and Speakers' committees. This is a networking event, usually with a theme, so</p>

		<p>that key members can share ideas and experiences to develop our organisation</p> <p>We also held a coffee morning for new members. Such events had been held in the past but not for quite a while. We wanted to make new members feel welcome, to give them more information about what we do for members and to get ideas from them as to what type of activities they would be interested in taking part in or setting up. We wanted to emphasise the self-help nature of the u3a movement. This event was much appreciated by the new members and several ideas for new groups were proposed. These ideas have been followed up by our Groups Supporter and several new groups formed as a result.</p> <p>In addition to our monthly meetings where an outside speaker gives a talk, we have continued with our 'Hidden Talents' programme which involves presentations by Knutsford u3a members on a topic of their choice to the membership. During this period, we had four presentations on a diverse range of subjects which were very well received, and we intend to continue this new programme into the future.</p> <p>We claimed Gift Aid on our subscriptions for the membership year 2023/24. This was the first year of doing so and It was very successful in raising extra income which will enable us to reduce our subscriptions for the following membership year.</p>
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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	Our 'core' income and expenditure relates to the income (principally from membership subscriptions), and the running costs of the charity. This is 'unrestricted funds' in the accounts. At the end of the financial year, our income was £14,669.84, and our expenditure was £10,266.32. Our other funds are 'restricted funds', and they relate to the Activity Groups and the outings, each of which are self-funded. This income was £57,944.77, and the expenditure was £53,845.14. Our financial situation is healthy, and at the end of March 2024 we held £19,570.83 in unrestricted funds, and £12,668.89 in the restricted funds..
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy is to maintain a level of reserves at a figure of 6 months running costs for our 'core' organisation. This is to allow for contingencies, such as the need to replace or acquire necessary equipment, and unexpected expenses. For next year, we are planning to freeze our membership subscription and increase expenditure with a view to gradually reduce the level of our reserves.
Amount of reserves held	Para 1.22	
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	n/a

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	
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		

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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by our Constitution, first adopted in 2010, and changed to a modified version of the u3a model constitution approved at our AGM of November 2020
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are an independent charity, which is a member of the Third Age Trust, as an 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	

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	We carry out induction for new trustees, using written information, discussion, and observation at Committee meetings etc.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We are an independent charity, and are members of the national body, the Third Age Trust. We maintain relationships with other local u3as, through the South and Mid Cheshire Cluster Group, and the North West Network.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Knutsford and District U3A
Other name the charity uses	Knutsford U3A
Registered charity number	1139427
Charity's principal address	8 Bracken Way, Knutsford, Cheshire. WA16 9BU

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	Sue Allan	Chair		
2	Mark Barley	Secretary		
3	Adrian Long	Treasurer		
4	Robert Watson	Vice Chair		
5	Wendy Brooks			
6	Marian Goddard		Sept 2023 to end of year	
7	Helen Smith			
8	Roger Brown			
9	Stuart Allan			
10	Irene Hardy			
11	Anthony Axon			
12	Georgina Blackburn			
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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
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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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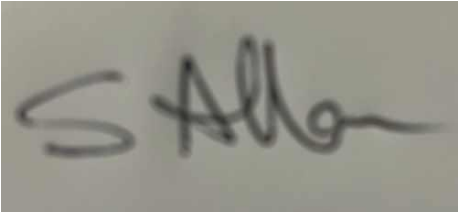
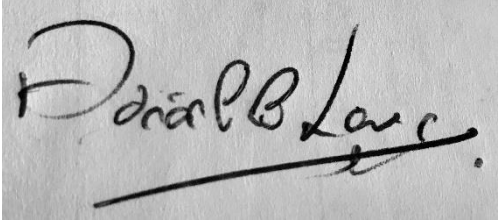
Other optional information

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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)		
	Full name(s) Susan Allan	Adrian Long
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	03/11/2024	

Income and Expenditure & Balance Sheet

For the Financial Year April 2023 to March 2024

	2023/24 Unrestricted Funds	2023/24. Restricted Funds		2023/24 TOTAL	2022/23. TOTAL
Income					
Subscriptions	£ 5,053.25			£ 5,053.25	£ 4,031.00
PayPal	£ 7,568.74			£ 7,568.74	£ 8,190.05
SumUP Subs	£ 194.70				
Gift Aid	£ 1,766.22				
Activity receipts		£ 53,365.54		£ 53,365.54	£ 43,061.45
Bank Interest Received	£ 86.93				
Sundry Cash Income	£ -	£ 4,579.23		£ 4,579.23	£ 6,413.92
Total Income	£ 14,669.84	£ 57,944.77		£ 72,614.61	£ 61,696.42
Expenditure					
Activity Payments	£ -	£ 49,344.73		£ 49,344.73	£ 40,245.13
SumUp Charges	£ 0.30	£ -		£ 0.30	£ -
Room Hire / Rent	£ 1,775.00	£ -		£ 1,775.00	£ 1,609.00
U3A Suscriptions	£ 2,548.00	£ -		£ 2,548.00	£ 2,988.00
U3A Beacon	£ 721.00	£ -		£ 721.00	£ 736.00
U3A Publications	£ 1,844.64	£ -		£ 1,844.64	£ 1,669.29
Speakers Fees	£ 900.00	£ -		£ 900.00	£ 891.00
Postage and stationery	£ 863.53	£ -		£ 863.53	£ 420.48
Equipment	£ 1,028.40	£ -		£ 1,028.40	£ 94.80
IT & Web	£ 378.99	£ -		£ 378.99	£ 240.06
Training & Networking	£ -	£ -		£ -	£ 155.64
Travel	£ -	£ -		£ -	£ -
Promotional Cost	£ -	£ -		£ -	£ 4.00
Accountancy	£ 20.40	£ -		£ 20.40	£ -
Misc inc Gifts	£ 21.00	£ -		£ 21.00	£ -
Sundry	£ 165.06	£ 4,500.41		£ 4,665.47	£ 6,051.64
Total Expenditure	£ 10,266.32	£ 53,845.14		£ 64,111.46	£ 55,105.04
Surplus / Deficit	£ 4,403.52	£ 4,099.63		£ 8,503.15	£ 6,591.38

Statement of Assets and Liabilities as at 31st March 2024

	2023/24 Unrestricted Funds	2023/24. Restricted Funds		2023/24 TOTAL	2022/23. TOTAL
Monetary Assets					
Bank Current	£ 9,483.90	£ 11,735.17		£ 21,219.07	£ 20,394.98
Deposit Account	£ 10,086.93	£ -		£ 10,086.93	
Cash in Hand	£ -	£ 933.72		£ 933.72	£ 854.90
	£ 19,570.83	£ 12,668.89		£ 32,239.72	£ 21,249.88
Accumulated Funds					
Balance at 01/04/23	£ 12,433.73	£ 7,961.24		£ 20,394.97	£ 17,635.79
Cash Opening Balance		£ 854.90		£ 854.90	£ 787.62
Surplus / Deficit	£ 4,403.52	£ 4,099.63		£ 8,503.15	£ 6,591.38
Year End accruals & PP	£ 2,733.58	-£ 246.88		£ 2,486.70	-£ 3,764.91
Balance at 31/03/23	£ 19,570.83	£ 12,668.89		£ 32,239.72	£ 21,249.88
Balance Error	£ -	£ -		£ -	£ -



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Knutsford & District u3a

On accounts for the year
ended

31st March 2024

Charity no
(if any)

1139427

Set out on pages

3, 4, 5, 6, 7

(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 March 2023**

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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

R Beale

Date:

17th October 2024

Name:

Robert David Beale

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

Independent Examiner's Report to the Trustees of Knutsford u3a

A report to the trustees on my examination of the accounts of the Knutsford u3a for the year ended 31 March 2024.

General Comments

The Knutsford u3a gross income exceeds £25,000 and therefore requires an independent examination to satisfy the Trustees that there are no material matters of concern.

I have completed an examination of the Summary Income & Expenditure Account, the Spreadsheet Accounts and the support documentation. The accounts are accurately recorded on spreadsheets and the support documentation is clearly contained in a lever arch file. The records are kept in a way that makes it easy to track spreadsheet entries to the support documentation and hence the accounts are clear and transparent.

When the Accounts were initially presented Adrian reported that he had been unable to get the Membership Account and the Activity Account to fully balance. The discrepancies were small £0.30 on the Membership Account and £9.04 on the Activity Account. During the course of the inspection, I was able to identify the source of these errors and Adrian was able to correct them at a follow-up meeting held on 30th September 2024. Part of the reason for the errors in the balance were small recording errors/omissions but these were compounded by accrual errors.

The inspection included a detailed check on the income and expenditure figures in the Balance Sheet against the source data in the account spreadsheets. There was almost total agreement except where the recording errors mentioned above gave rise to the failure to balance the Accounts. Once the errors/omissions were corrected then the source data and Summary Account were in full agreement.

The spreadsheet banking records and reconciliations were checked against the Natwest bank statements for the "Main" and "Activity" accounts. One omission was identified and subsequently corrected.

As a secondary check of the accounting system, a random number of the individual spreadsheet entries were checked with the receipt and expenditure documentation. All the entries, that were checked, had support documentation. I found 2 entries where there appeared to be slight anomalies between the hardcopy receipts and invoices and their corresponding spreadsheet entries. These were discussed with Adrian at our review meeting and were fully resolved. The errors were found to lie with the hardcopy record as the bank statement entries and the account spreadsheet fully agreed. My observations and queries arising during the inspection were raised with Adrian Long by email. They were also discussed directly in a meeting on 30th September 2024. A copy of these observations and the responses to them, are attached.

Recommendations and Suggestions .

- There is a lack of clarity in how the Activity Expenditure is recorded in the Balance sheet. It is recorded mainly under the heading "Activity Payments" and "Sundry" but it is made up of expenditure across many Groups. It is a large expenditure that does not appear to be well defined to the membership. The Activity spreadsheets record this expenditure by individual Group and I suggest that these individual Group expenditures are reported to members as an addendum to the Balance sheet, if not already done so.
- I have been inspecting the Knutsford accounts for a few years and one of the most difficult aspects is the inspection of monthly and annual Accruals. I can understand the need to record income that is paid in advance or unprocessed payments as accruals at the end of the

[Type here]

financial year, but trying to record it on a monthly basis makes the accounts difficult. I suggest that the Treasurer considers removing Accruals from the Accounts.

Robert Beale
17th October 2024

The examiner is a Trustee for Northwich u3a and is independent and has no connection with Knutsford u3a. Relevant experience includes 30 years of experience preparing and managing departmental budgets and as a qualified auditor of regulatory compliance, management systems and procedures.

Support Information

List of Examination Checks

1. Accounts Reporting System Check

There are acceptable computerised spreadsheets for data recording and report production

2. Accounts Records/Documentation System Check

The main records are contained in a segmented lever arch file with separate sections for bank statements, invoices and receipts.

3. Summary Accounts Report Check

All the entries in the Summary Account were checked with the source data in the individual spreadsheets and the carry forward figures were checked against the Summary account for the previous year.

4. Accuracy of Spreadsheets Check

A random check was made on the row and column totals in the spreadsheets and some of the formulae for calculating totals was checked

5. Hardcopy documentation Spot Checks

A random number of checks were made to verify that there were both receipt and invoice documentation and they agreed with the entries within the various spreadsheets.

6. Check on Assets and Reconciliations

Hardcopy bank statements were checked against the monthly reconciliations for both the "Main" and the "Activity" accounts.

KNUTSFORD AND DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1139427

Accounts



Trustees' Annual Report for the period

From 1st April 2022

To 31st March 2023

Charity name: Knutsford and District University of the Third Age

Charity registration number: 1139427

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of Knutsford U3A is the advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.
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	<p>We are a self-help learning organisation for all local retired people who wish to join activities that will develop learning, skills, personal development, enjoyment and friendship. We have three main kinds of activities.</p> <p>We normally hold monthly meetings, with speakers on a wide range of topics, followed by refreshments and social interaction.</p> <p>We currently have 49 Activity Groups, offering a wide range of learning experiences to suit different interests. They are led by Group leaders, giving their time, often supported by a planning group. They are supported by the Committee through networking and training sessions.</p> <p>We have subcommittees which organise our speakers and outings, including trips to places of interest, and to concerts and theatres. We produce regular newsletters to keep our members informed of our activities, and those of our wider u3a network (such as Summer Schools).</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have regard to the guidance issued by the Charity Commission on public benefit.

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	
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>Our membership at the end of March 2023 was 682, with an additional 45 Associate Members (those who are also members of other u3as). Our membership is back to the same level (about 700) as it was pre-Covid.</p> <p>At the beginning of this period our activities were still recovering from the effects of the pandemic. While our u3a was fully open, there was a lot of testing and some disruption as members had to self-isolate at short notice if they had a positive test result. Also, a number of activity groups that had stopped running during the lock-down period, failed to restart as conditions improved. Towards the end of the period, we welcomed five new activity groups: two 5Km walking groups, classical Greek, yoga and senior fitness; bringing our total number of activity groups to 49.</p> <p>Our Outings sub-committee has been very active this year organising six trips to places of interest including a five-day trip to Northumberland. They also organised seven trips to concerts or the theatre.</p> <p>The Committee organised two events that support our organisation to grow and thrive. In the autumn we had a group leaders' catch-up which also includes key members involved in the organisation of our u3a, such as the technical team, and the Outings' and</p>

		<p>Speakers' committees. This is a networking event, usually with a theme, so that key members can share ideas and experiences to develop our organisation. In September we held our 'Showcase event' with displays provided by many Activity groups so that both members and the wider public can get a better idea of what we do, and the groups themselves can attract new members.</p> <p>In addition to our monthly meetings where an outside speaker gives a talk, we have started our 'Hidden Talents' programme which involves presentations by Knutsford u3a members on a topic of their choice to the membership. During this period, we had four presentations on a diverse range of subjects which were very well received, and we intend to continue this new programme into the future.</p> <p>Towards the end of the period the Committee made the decision to claim for Gift Aid on our subscriptions starting with the renewals in April 2023.</p>
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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	Our 'core' income and expenditure relates to the income (principally from membership subscriptions), and the running costs of the charity. This is 'unrestricted funds' in the accounts. At the end of the financial year, our income was £12,486, and our expenditure was £8,778. Our other funds are 'restricted funds', and they relate to the Activity Groups and the outings, each of which are self-funded. This income was £49,210, and the expenditure was £46,327. Our financial situation is healthy, and at the end of March 2023, we held £12,434 in unrestricted funds, and £8,816 in the restricted funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy is to maintain a level of reserves at a figure of 6 months running costs for our 'core' organisation. This is to allow for contingencies, such as the need to replace or acquire necessary equipment, and unexpected expenses. For next year, we are planning to reduce our membership subscription with a view to gradually reduce the level of our reserves.
Amount of reserves held	Para 1.22	
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	n/a

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	
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		
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by our Constitution, first adopted in 2010, and changed to a modified version of the u3a model constitution approved at our AGM of November 2020.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are an independent charity, which is a member of the Third Age Trust, as an 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	

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	We carry out induction for new trustees, using written information, discussion, and observation at Committee meetings etc.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We are an independent charity, and are members of the national body, the Third Age Trust. We maintain relationships with other local U3As, through the South and Mid Cheshire Cluster Group, and the North West Network.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Knutsford and District U3A
Other name the charity uses	Knutsford U3A
Registered charity number	1139427
Charity's principal address	10 Beechwood, Bowdon, Altrincham, Cheshire WA14 3DW

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
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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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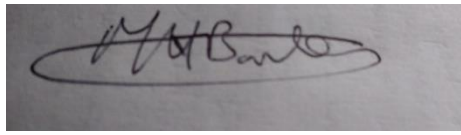
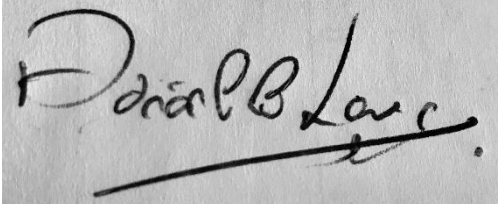
Other optional information

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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)		
Full name(s)	Mark Howard Barley	Adrian Long
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	22/11/2023	

Knutsford u3a Income Expenditure Account & Balance Sheet

Financial Year 2022/23					
	2022/23 Unrestricted Funds	2022/23. Restricted Funds		2022/23 TOTAL	2021/22. TOTAL
Income					
Subscriptions	£ 4,031.00			£ 4,031.00	3,282.00
PayPal	£ 8,190.05			£ 8,190.05	3,655.73
Activity receipts		£ 43,061.45		£ 43,061.45	22,721.87
Sundry Cash Income	£ 265.00	£ 6,148.92		£ 6,413.92	3,803.38
Total Income	£ 12,486.05	£ 49,210.37		£ 61,696.42	33,462.98
Expenditure					
Activity Payments	0.00	40,245.13		40,245.13	22,458.06
Room Hire / Rent	1,609.00	0.00		1,609.00	676.50
U3A Suscriptions	2,988.00	0.00		2,988.00	2,611.50
U3A Beacon	736.00	0.00		736.00	725.00
U3A Publications	1,669.29	0.00		1,669.29	1,687.02
Speakers Fees	891.00	0.00		891.00	1,348.00
Postage and stationery	420.48	0.00		420.48	519.64
Equipment	94.80	0.00		94.80	301.37
IT & Web	240.06	0.00		240.06	180.00
Training & Networking	155.64	0.00		155.64	259.20
Travel	0.00	0.00		0.00	0.00
Promotional Cost	4.00	0.00		4.00	508.81
Accountancy	0.00	0.00		0.00	0.00
Misc inc Gifts	0.00	0.00		0.00	97.00
Sundry	(30.00)	6,081.64		6,051.64	4,003.31
Total Expenditure	8,778.27	46,326.77		55,105.04	35,375.41
Surplus / Deficit	3,707.78	2,883.60		6,591.38	(1,912.43)
Statement of Assets and Liabilities at 31st March 2023					
	2022/23 Unrestricted Funds	2022/23. Restricted Funds		2022/23 TOTAL	2021/22. TOTAL
Monetary Assets					
Bank Current	£ 12,433.74	£ 7,961.24		£ 20,394.98	£ 17,635.79
Cash in Hand		£ 854.90		£ 854.90	£ 787.62
	£ 12,433.74	£ 8,816.14		£ 21,249.88	£ 18,423.41
Accumulated Funds					
Balance at 01/04/22	£ 9,418.25	£ 8,217.54		£ 17,635.79	£ 15,745.10
Cash Opening Balance		£ 787.62		£ 787.62	
Surplus / Deficit	£ 3,707.78	£ 2,883.60		£ 6,591.38	£ (1,912.43)
Accruals & PP	£ (692.29)	£ (3,072.62)		£ (3,764.91)	£ 4,590.74
Balance at 31/03/23	£ 12,433.74	£ 8,816.14		£ 21,249.88	£ 18,423.41
Balance Error	£ 0.00	£ 0.00		£ 0.00	£ 0.00



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Knutsford & District u3a

On accounts for the year
ended

31st March 2023

Charity no
(if any)

1139427

Set out on pages

3, 4, 5

(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 March 2023

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 (other than that
disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

R Beale

Date:

18th October 2023

Name:

Robert David Beale

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

Address:

1 Styal Close, Kingsmead,

Northwich

CW9 8FG

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.

[Empty box for disclosure details]

Independent Examiner's Report to the Trustees of Knutsford u3a

A report to the trustees on my examination of the accounts of the Knutsford u3a for the year ended 31 March 2023.

General Comments

The Knutsford u3a gross income exceeds £25,000 and therefore requires an independent examination to satisfy the Trustees that there are no material matters of concern.

I have completed an examination of the Summary Income & Expenditure Account, the Spreadsheet Accounts and the support documentation. The accounts are accurately recorded on spreadsheets and the support documentation is clearly contained in a lever arch file. The records are kept in a way that makes it easy to track spreadsheet entries to the support documentation and hence the accounts are clear and transparent.

The inspection included a detailed check on the income and expenditure figures in the Summary Accounts against the account spreadsheets. In all but one cases the information recorded was found to be accurate.

The spreadsheet banking records and reconciliations were checked against the Natwest bank statements for the "Main" and "Activity" accounts. All were found to agree.

As a secondary check of the accounting system, a random number of the individual spreadsheet entries were checked with the receipt and expenditure documentation. All the entries, that were checked, had support documentation which was accurate.

My observations and queries arising during the inspection were raised with Adrian Long by email. They were also discussed directly in a meeting on 13th September 2023.

Recommendations and Suggestions

- Knutsford u3a have a significant balance in their "Unrestricted" account. It represents the equivalent of 12 months membership subscriptions or 17 months of annual expenditure. The Trustees should consider reducing the annual subscription for next year in order to reduce this balance.
- Groups and Activity incomes are recorded separately in the accounts spreadsheets but then the Groups Income is recorded under "Sundry Income" in the Summary Accounts. I would recommend that there is more clarity in how income is recorded in the Summary Accounts.

- There is also a lack of clarity in how the Groups Expenditure is recorded in the Summary Accounts. It is recorded under the heading “Sundry” and includes Hall rental and Other from the account’s spreadsheets. I recommend that these expenditures are recorded separately.

Robert Beale

4th October 2023

The examiner is Treasurer and Trustee for Northwich u3a and is independent and has no connection with Knutsford u3a. Relevant experience includes 30 years of experience preparing and managing departmental budgets and as a qualified auditor of regulatory compliance, management systems and procedures.

Support Information

- 1 List of Checks made during the examination process.

List of Examination Checks

1. Accounts Reporting System Check

There are acceptable computerised spreadsheets for data recording and report production

2. Accounts Records/Documentation System Check

The main records are contained in a segmented lever arch file with separate sections for bank statements, invoices and receipts.

3. Summary Accounts Report Check

All the entries in the Summary Account were checked with the source data in the individual spreadsheets and the carry forward figures were checked against the Summary account for the previous year.

4. Accuracy of Spreadsheets Check

A random check was made on the row and column totals in the spreadsheets and some of the formulae for calculating totals was checked

5. Hardcopy documentation Spot Checks

A random number of checks were made to verify that there were both receipt and invoice documentation and they agreed with the entries within the various spreadsheets. *No serious anomalies were identified but I was confused where some payments in were collectively recorded and SumUp payments "in" were recorded as including the transaction charge and then the transaction charge recorded as a payment "out".*

6. Check on Assets and Reconciliations

Hardcopy bank statements were checked against the monthly reconciliations for both the "Main" and the "Activity" accounts.

KNUTSFORD AND DISTRICT UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1139427

Accounts



Trustees' Annual Report for the period

From 1st April 2021

To 31st March 2022

Charity name: Knutsford and District University of the Third Age

Charity registration number: 1139427

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of Knutsford U3A is the advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development.
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	<p>We are a self-help learning organisation for all local retired people who wish to join activities that will develop learning, skills, personal development, enjoyment and friendship. We have three main kinds of activities.</p> <p>We normally hold monthly meetings, with speakers on a wide range of topics, followed by refreshments and social interaction.</p> <p>We currently have 52 Activity Groups, offering a wide range of learning experiences to suit different interests. They are led by Group leaders, giving their time, often supported by a planning group. They are supported by the Committee through networking and training sessions.</p> <p>We have subcommittees which organise our speakers and outings, including trips to places of interest, and to concerts and theatres. We produce regular newsletters to keep our members informed of our activities, and those of our wider u3a network (such as Summer Schools).</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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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	
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>Our membership at the end of March 2022 was 692, with an additional 41 Associate Members (those who are also members of other u3as).</p> <p>At the beginning of this period our activities were constrained due to the impact of Coronavirus with no indoor meetings. Committee meetings (meetings of the trustees) and Membership meetings were successfully conducted online using Zoom. Many outdoor groups were meeting as normal while following the appropriate government advice. We had a stand outside the Knutsford Methodist Church for u3a publicity day (2nd June). Our first organised outing was to the new RHS Bridgewater in early July, which was so popular that it was followed by two further visits to the same location. Highly successful outings also were made to Adlington Hall and Chatsworth House. There were also several trips to cultural events including to see an Alan Ayckbourn play in September, and in December, the Nutcracker and Handel's Messiah.</p> <p>The Committee agreed guidance for the restarting of indoor groups on 27th July. In September our activities moved decisively towards normality with the restarting of indoor activities including our first face-to-face members' meeting and a group leaders' coffee morning. We also held a</p>

		<p>group “showcase” event in early September which provided group leaders with an opportunity to advertise their activities to a wider audience to attract new members. Our October committee meeting was the first to be held face-to-face. This sense of getting back to normality continued until January when rising rates of the new Omicron variant caused indoor groups to suspend their activities and the January members’ meeting and Committee meeting to return to Zoom. Fortunately, this interruption was brief and by the end of this period our u3a was fully open, albeit with a lot of testing and some disruption as members had to self-isolate at short notice if they had a positive Covid test result.</p> <p>Unlike the previous year we were able to hold a face-to-face AGM this year in December. During this time period we recruited four new members to the Committee who were duly elected at the AGM. We now have a Committee of 11, with one vacancy.</p> <p>A significant achievement was our first membership renewal drive (in April 2021) using the software system Beacon which is designed to streamline the administration of our u3a and reduce the workload on Committee members.</p> <p>By the end of the period, we had 52 active groups including some new additions such as a Singing group and a Railways Interest Group</p> <p>.</p>
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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	Our 'core' income and expenditure relates to the income (principally from membership subscriptions), and the running costs of the charity. This is 'unrestricted funds' in the accounts. At the end of the financial year, our income was £6,964, and our expenditure was £9,020. Our other funds are 'restricted funds', and they relate to the Activity Groups and the outings, each of which are self-funded. This income was £26,499, and the expenditure was £26,355. Our financial situation is healthy, and at the end of March 2022, we held £9,418 in unrestricted funds, and £9,005 in the restricted funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy is to maintain a level of reserves at a figure of 6 months running costs for our 'core' organisation. This is to allow for contingencies, such as the need to replace or acquire necessary equipment, and unexpected expenses. For future years we will adapt the membership fee with a view to reducing the excess reserves gradually.
Amount of reserves held	Para 1.22	
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	n/a

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	
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		
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	We are governed by our Constitution, first adopted in 2010, and changed to a modified version of the u3a model constitution approved at our AGM of November 2020.
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	We are an independent charity, which is a member of the Third Age Trust, as an 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	

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	We carry out induction for new trustees, using written information, discussion, and observation at Committee meetings etc.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We are an independent charity, and are members of the national body, the Third Age Trust. We maintain relationships with other local U3As, through the South and Mid Cheshire Cluster Group, and the North West Network.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Knutsford and District U3A
Other name the charity uses	Knutsford U3A
Registered charity number	1139427
Charity's principal address	10 Beechwood, Bowdon, Altrincham, Cheshire WA14 3DW

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	Mark Barley	Chair		
2	Adrian Long	Treasurer		
3	Susan Allan	Secretary		
4	Roger Brown			
5	Veronica Gordon		01.04.2021-22.04.2021	
6	Barbara Arnell		01.04.2021-25.11.2021	
7	Wendy Brooks			
8	Stuart Allan			
9	Irene Hardy			
10	Helen Smith			
11	Robert Watson			
12	Tony Axon		25.11.2021-31.03.2022	
13	Georgina Blackburn		25.11.2021-31.03.2022	
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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
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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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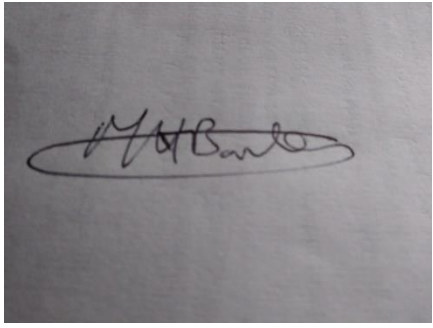
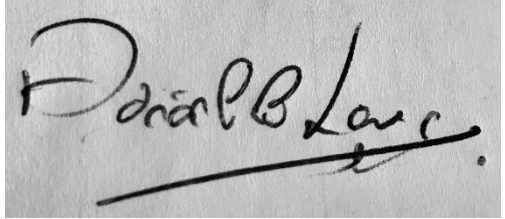
Other optional information

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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)		
Full name(s)	Mark Howard Barley	Adrian Long
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	28/09/2022	

Knutsford & District University of the Third Age

Income and Expenditure Account for Financial Year 2021/22				
	2021/22 Unrestricted Funds	2021/22. Restricted Funds	2021/22 TOTAL	2020/21. TOTAL
Income				
Subscriptions	3,282.00		3,282.00	143.00
PayPal & Go Cardless	3,655.73		3,655.73	
Activity receipts		22,721.82	22,721.82	10,143.58
Sundry Cash Income	25.81	3,777.57	3,803.38	1,709.65
Total Income	6,963.54	26,499.39	33,462.93	11,996.23
Expenditure				
Activity Payments	0.00	22,458.06	22,458.06	9,754.67
Room Hire / Rent	676.50	0.00	676.50	190.39
U3A Suscriptions	2,611.50	0.00	2,611.50	2,559.00
U3A Beacon	725.00	0.00	725.00	121.33
U3A Publications	1,687.02	0.00	1,687.02	1,685.74
Speakers Fees	1,348.00	0.00	1,348.00	370.00
Postage and stationery	519.64	0.00	519.64	572.30
Equipment	301.37	0.00	301.37	0.00
IT & Web	180.00	0.00	180.00	334.97
Training & Networking	259.20	0.00	259.20	0.00
Travel	0.00	0.00	0.00	0.00
Promotional Cost	508.81	0.00	508.81	0.00
Accountancy	0.00	0.00	0.00	0.00
Misc inc Gifts	97.00	0.00	97.00	69.08
Sundry	106.07	3,897.24	4,003.31	1,984.60
Total Expenditure	9,020.11	26,355.30	35,375.41	17,642.08
Surplus / Deficit	(2,056.57)	144.09	(1,912.48)	(5,645.85)
Statement of Assets and Liabilities at 31st March 2022				
	2021/22 Unrestricted Funds	2021/22. Restricted Funds	2021/22 TOTAL	2020/21. TOTAL
Monetary Assets				
Bank Current	£ 9,418.25	£ 8,217.49	£ 17,635.74	£ 14,837.81
Cash in Hand		£ 787.62	£ 787.62	£ 907.34
	£ 9,418.25	£ 9,005.11	£ 18,423.36	£ 15,745.15
Accumulated Funds				
Balance at 01/04/21	£ 10,223.58	£ 5,521.52	£ 15,745.10	£ 21,391.00
Surplus / Deficit	(2,056.57)	144.09	(1,912.48)	(5,645.85)
Year End accruals & PP	1,251.24	3,339.50	4,590.74	
Balance at 31/03/22	£ 9,418.25	£ 9,005.11	£ 18,423.36	£ 15,745.15
Balance Error	0.00	0.00	0.00	0.00



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name KNUTSFORD u3a

On accounts for the year ended

31 MARCH 2022

Charity no (if any)

1139427

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 31/03/2022.

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

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Handwritten signature: R Beale

Date:

14 JULY 2022

Name:

Robert Beale

Relevant professional qualification(s) or body

[Empty box for qualification]

(if any):

Address:

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.