



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

**From 1<sup>st</sup> April 2024**

**To 31<sup>st</sup> 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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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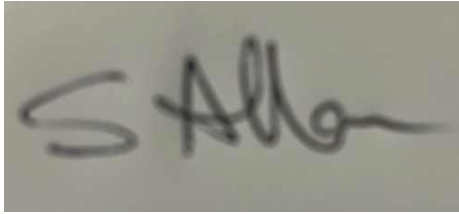
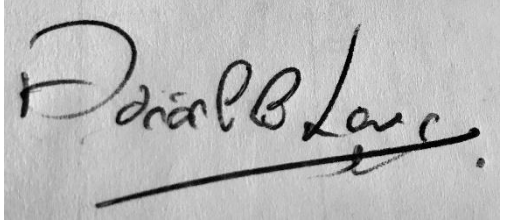
## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
	<b>Full name(s)</b>	Susan Allan
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Treasurer
	<b>Date</b>	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
<b>Income</b>					
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
<b>Total Income</b>	<b>11,612.22</b>	<b>65,475.38</b>		<b>77,087.60</b>	<b>72,419.91</b>
<b>Expenditure</b>					
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
<b>Total Expenditure</b>	<b>12,472.48</b>	<b>59,891.17</b>		<b>72,363.65</b>	<b>64,111.46</b>
<b>Surplus / Deficit</b>	<b>(860.26)</b>	<b>5,584.21</b>		<b>4,723.95</b>	<b>8,308.45</b>
<b>Statement of Assets and Liabilities at 31st March 2025</b>					
	2024/25 Unrestricted Funds	2024/25. Restricted Funds		2024/25 TOTAL	2023/24. TOTAL
<b>Monetary Assets</b>					
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
	<b>24,051.89</b>	<b>18,253.10</b>		<b>42,304.99</b>	<b>32,239.72</b>
<b>Accumulated Funds</b>					
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
<b>Balance at 31/03/25</b>	<b>24,051.89</b>	<b>18,253.10</b>		<b>42,304.99</b>	<b>32,239.72</b>



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Knutsford & District u3a

On accounts for the year  
ended

31<sup>st</sup> 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: 17<sup>th</sup> 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](mailto:activities.treasurerku3a@gmail.com)>

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

**To:** Adrian Long <[adrian.long@icloud.com](mailto: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](mailto: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](mailto:bob.beale@talk21.com)>

**Subject:** Knutsford Accounts

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

**To:** Adrian Long <[adrian.long@icloud.com](mailto: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.