



Registered Charity No. 1145937

## ANNUAL REPORT AND ACCOUNTS 2024-25

University of the Third Age Todmorden was established in April 2008 and became a registered charity in February 2012. Its governing document is the Constitution adopted on 19 July 2018 as amended on 21 October 2021.

The purpose of the charity 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, in the Upper Calder Valley and surrounding areas.

### Trustees

The trustees are appointed by the membership at the AGM. Officers are appointed for a period of 2 years and other committee members for 3 years. The constitution provides that the committee may appoint 2 co-opted members for the period of the current year.

The trustees during the year to 30 April 2025 were:

David Tyas	Chair
Michael Astrop	Vice Chair
Fiona Ryland	Secretary to December 2024, Assistant Secretary from January 2025
Mike Benton	From October 2024, Secretary from January 2025
Emily Watnick	Treasurer
Gail Allaby	To October 2024
Brenda Botten	
Peter Gibson	
Barbara Wigley	
Elisabeth Furlong	
William Black	
Jerome Way	From September 2024
Paul Johnson	From May 2024 – July 2024

### Membership

Membership continues to hold steady at just over 500 members, who represent a wide range of ages and backgrounds. We try to be sensitive to their differing requirements e.g. we now offer 5 different payment methods, including face to face.

Accessibility is important to us; we continue to offer various Group activities and Talks via Zoom, especially during the winter months, for those with mobility/health issues.

In contrast, our newest Groups offer more physical activity - Walking Cricket goes from strength to strength with keen participation in the U3A League, and Pickle Ball is proving increasingly popular.

The Committee works to expand our range of Groups and to spot and encourage potential leaders, especially within the more recent cohort of new Members.

Membership is open to all people who are retired or no longer in full time work in the Upper Calder Valley.

## **Activities – Report from the Chair**

Our membership continues to remain healthy, with over 500 fully paid up members.

For the second year we have held our monthly meetings and several of our group activities in the Todmorden Learning Centre and Community Hub (TLCCH). This has proved to be a most satisfactory venue with up to date audio visual equipment and with spaces to accommodate groups of all sizes. Facilities at TLCCH continue to be improved to our advantage, including a project to improve the entrance hall. With the Fielden Hall in Todmorden being out of action during renovation in the latter part of the year, these facilities proved invaluable. Amongst many other venues used by groups around the area we continue to make use of facilities at the Central Methodist Church.

Our monthly meetings continue to be well attended, usually with over 100 members present. Our speakers have entertained and informed us with topics ranging from “The History of the Halifax Zoo” and “The Assassination of President Kennedy” to the “End of Everything”, and the career of one speaker which took him “From Barrow to Baghdad”.

Once again our speaker-finders must be congratulated on recruiting some entertaining speakers with fascinating and educating tales to tell.

Group convenors continue to work hard to provide entertaining and educational activities for our members, and they must be congratulated for their continued efforts. We now have 42 groups meeting regularly. New groups proving popular include Pickle Ball and Alfresco History and Archaeology.

In the year in question, a long-standing member, Gail Allaby, sadly died. Gail was a vociferous supporter of Todmorden u3a who undertook many important roles in our organisation. She will be missed by us all.

During the year several key members of Todmorden u3a gave notice that they would stand down from their current roles. Fiona Ryland has stepped down as Secretary after providing outstanding service but remains on the committee, and we welcome Mike Benton as our new Secretary. Emily Watnick, who has been instrumental in bringing the role of treasurer up to date with the full use of internet banking, retires in October 2025. We thank her for 9 years service in this crucial role. I am pleased to report that we have a willing and able replacement in Alan McDonald. Ernie Rogan, Linda Cook and Irene Wilkinson also decided to stand down from the organisation of “Lets Go” trips, a task they have undertaken brilliantly for many years - many thanks to them. After a hiatus of some months, new convenors have agreed to undertake this important task, and their first trip took place in June 2025.

## **Finance**

The financial position remains healthy with general reserves standing at £22,538, an increase of £3176 in the year, and total charitable funds at £25,635. The surplus reflects the steady increase in membership numbers and the effect of the subscription rate increase to £20 from May 2024. Expenditure on the General Fund increased by just over £1100 compared to 2023/24, primarily due to increased payments to our parent body the Third Age Trust, and higher venue charges. Lower income and expenditure on the Social Fund is due to the Let's Go programme being inactive in the latter part of the year.

The reserves position allows us to support new special interest groups, invest in new equipment, and cope with further cost increases in 2025/6 ranging from postal charges to venue hire. We will also be able to fund new initiatives such as the short course programme planned for the autumn of 2025. Given the current position the committee is not planning another increase for several years at least.

Designated funds hold monies paid by members in respect of of Let's Go trips, and monies held for hall hire/other expenses by special interest groups.



**Bankers**

Virgin Money  
25 Manchester Rd,  
Burnley  
BB11 1HX

**Principal Address**

Fielden Hall  
Ewood Lane  
Todmorden  
OL14 7DD

**Reserves Policy**

The reserves policy is to maintain a level of general unrestricted funds sufficient to cover around 6 months of an ordinary year's running costs to ensure that activities can be maintained whilst seeking alternative funding, and to allow for the funding of new initiatives. Reserves are more than adequate for this purpose, and it is therefore intended to retain the £20 membership fee for several years at least, while expanding activities and dealing with increasing costs. The policy is reviewed annually by the Trustees.

**Accounts**

The accounts have been prepared in accordance with the relevant requirements of the Charity Commission and have been reviewed and agreed by the Committee. An independent examination of the accounts was undertaken by Paul Fisher, ex-Treasurer of Clitheroe U3A. His report is set out below.

**Independent Examiner's Report**

**Report to the trustees of The University of the Third Age Todmorden, charity no. 1145937, on accounts for the year ended 30 April 2025, set out on pages 4-5.**

I report to the trustees on my examination of the accounts of the above charity for the year ended 30 April 2025.

As the charity 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- Accounting records were not kept in accordance with section 130 of the Act; or
- The accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Fisher  
Clitheroe u3a  
5 August 2025

**University of the Third Age Todmorden**  
**Receipts and Payments Account**  
**1 May 2024 - 30 April 2025**

	General and Group Funds	Social Account	Total Charitable Funds	2023/24
	£	£	£	£
<b>Receipts:</b>				
Membership Fees and Donations	9550.00		9550.00	9336.71
Gift Aid Received	1076.25		1076.25	703.75
Special Interest Groups	10809.73		10809.73	9560.92
Let's Go Bookings		2760.00	2760.00	5846.00
Refreshments	414.28		414.28	332.13
Interest earned	364.06	37.88	401.94	832.35
Miscellaneous	35.00		35.00	0.00
<b>TOTAL RECEIPTS</b>	<b>22249.32</b>	<b>2797.88</b>	<b>25047.20</b>	<b>26611.86</b>

	£	£	£	
<b>Payments:</b>				
Committee Meetings	453.75		453.75	385.90
General Meetings expenses	1138.99		1138.99	1268.28
Speakers fees and expenses	703.00		703.00	784.80
Third Age Trust - Membership Fee	2056.00		2056.00	1960.00
Third Age Trust - Direct Mailing	1562.40		1562.40	1317.11
Special Interest Groups expenses	10371.91		10371.91	9206.17
Let's Go Coach Hire		2645.00	2645.00	2945.00
Let's Go Entrance Fees/Refreshments		1051.00	1051.00	1151.90
Stationery/Printing/Postage	740.90		740.90	927.29
Equipment purchases/maintenance	404.31		404.31	538.85
IT expenses	519.00		519.00	727.37
Other Meetings and Events	123.00		123.00	417.20
Group start-up grants	229.89		229.89	33.00
Bank and payment card charges	57.07	26.85	83.92	69.36
Miscellaneous	280.41	22.00	302.41	85.00
<b>TOTAL PAYMENTS</b>	<b>18640.63</b>	<b>3744.85</b>	<b>22385.48</b>	<b>21817.23</b>

<b>TOTAL RECEIPTS LESS PAYMENTS</b>	<b>3608.69</b>	<b>-946.97</b>	<b>2661.72</b>	<b>4794.63</b>
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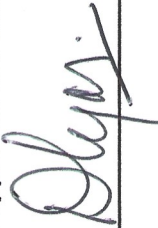

Bank Balance Brought Forward	20807.56	2923.90	23731.46	18833.25
Cash and cheques in hand Brought Forward	242.50	0.00	242.50	346.08
<b>Total Brought Forward</b>	<b>21050.06</b>	<b>2923.90</b>	<b>23973.96</b>	<b>19179.33</b>
Receipts	22249.32	2797.88	25047.20	26611.86
Payments	18640.63	3744.85	22385.48	21817.23
<b>Total Carried Forward</b>	<b>24658.75</b>	<b>1976.93</b>	<b>26635.68</b>	<b>23973.96</b>

Bank Balances at 30 April 2025	24547.13	1976.93	26524.06
Cash and cheques in hand at 30 April 2025	111.62		111.62
<b>TOTAL AT 30 April 2025</b>	<b>24658.75</b>	<b>1976.93</b>	<b>26635.68</b>

<b>Analysis of Funds:</b>		
General funds	22538.00	19362.13
Let's Go designated fund	1976.93	2923.90
Special Interest Groups designated fund	2120.75	1687.93
<b>TOTAL FUNDS</b>	<b>26635.68</b>	<b>23973.96</b>

<b>Assets: Equipment</b>	<b>2048.72</b>
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The accounts were approved at a meeting of the Trustees held on 15 July 2025

Signed: 		on behalf of the Trustees
Name: David Tyas	Michael Benton	