

# HESWALL U3A

England & Wales · Charity number 1152217

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2013-05-29

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

## Contact

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**Address** HeswallU3A  
Heswall Community Hall  
Telegraph Road  
Heswall  
Wirral  
CH60 0AF

**Phone** 01514586064

**Email** [heswallu3a.bussec@icloud.com](mailto:heswallu3a.bussec@icloud.com)

**Website** [www.heswallu3a.org.uk](http://www.heswallu3a.org.uk)

## Activities

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**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:** To advance education and in particular the education of people not in full time gainful employment who are in their Third Age (being the period of time after the first age of childhood dependence and the second age of full time employment and/or parental responsibility) residing in Heswall and its surrounding locality.

## Classification

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- **How:** Provides Other Finance, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Other Defined Groups

## Geography

- Cheshire West & Chester
- Wirral

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£56,504	£53,047	-	-
2024-03-31	£46,760	£47,033	-	-
2023-03-31	£39,193	£38,050	-	-
2022-03-31	£19,655	£21,580	-	-
2021-03-31	£6,676	£8,290	-	-

## Trustees

Name	Role	Appointed
<b>Dr Jeremy Playfer</b>	Chair	2023-11-27
Alison Adlard		2017-04-24
Beryl Ashburner		2014-04-29
Bill Ashburner		2016-01-12
Douglas Maddock		2021-11-22
Duncan Rowley		2024-07-22
Enid Grant		2023-11-27
Lesley Dibben		2020-11-02
Neil Jones		2018-06-25
Pamela Profit		2025-11-24
Patricia Ann Ashcroft		2025-11-24
Philip Simon Cooper		2022-11-28
Raymond John Allan		2019-12-09
Robert Fisher		2025-11-24

**HESWALL U3A**

England & Wales - Charity number 1152217

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2024 Period start date to 31<sup>st</sup> March 2025 Period end date.

Charity name: Heswall U3A

Charity registration number: 1152217

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The advanced learning of older people and those retired from fulltime work. Including associated activities conducive to learning, personal development and well-being in Heswall and its surrounding areas.</b>
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	<b>To advance the learning of our members the provision of activities are of a mental, social and physical nature. These are mainly in small topic related interest groups formed by the members; monthly Speaker meetings and groups visits to places of interest. New interest groups are formed and actively used by our members thanks to the efforts of pro-active members who believe in the ethos of U3A's. Learning is informal for the sake of enjoyment, friendship and self-fulfilment. There is no distinction between the learners and the teachers with a self-help collaborative learning approach. Members of our U3A draw upon their knowledge and experience to teach and learn from each other.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The trustees have regard to this guidance in the provision of a range of activities organised by the members</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>After initial funding support each Interest Group is planned to be financially self-supporting with occasional funding being provided. Funds are used to provide for the administration of the U3A, to assist the funding of activities available to members and to support the setting up of new and progressive learning activities to widen the membership base.</b>
Policy on social investment including program related investment	Para 1.38	<b>Funds are used to seek and support new members, also to widen the range and scope of activities and events.</b>
	Para 1.38	<b>A considerable number of Members take on active roles, from teaching and assisting learning, through</b>

<p>to organising meetings, groups, visits and helping new joiners guidance and the necessary administration of the organisation. All these roles are voluntary</p>	<p>Contribution made by volunteers</p>
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## Achievements and Performance

<p>We consider our greatest success has been to maintain members involvement throughout the year and offer new activities and learning opportunities. The objectives are lifelong learning and laughter, all at an extremely low cost. This for a post retirement membership who could be vulnerable to loneliness and ill-health brought about by inactivity, but who, instead are given the opportunity to further and share their skills and experience through learning and fitness regardless of age. Our U3A is advertised locally and via our website for the pre and post retirement local community to join.</p>	<p>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.</p>
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## Financial Review

<p>£15,542 carried forward. This included a deficit of £550 in the year to 31.03.2025</p>	<p>Review of the charity's financial position at the end of the period</p>
<p>It is our policy to hold reserves of circa 6 months normal main account expenditure in order to ensure we can plan and book ahead to obtain the most suitable meeting locations and topics for our membership. Monies above six months normal expenditure are currently held and it is planned they are used over coming years by holding subscription rates at the current level, the contribution to these increased costs has begun this year following a deficit of £550 in the financial year. Our expenses are anticipated to increase in future years.</p>	<p>Statement explaining the policy for holding reserves stating why they are held</p>
<p>£10,000 included in the above £15,542.</p>	<p>Amount of reserves held</p>
<p>Not applicable</p>	<p>Reasons for holding zero reserves</p>
<p>Not applicable</p>	<p>Details of fund materially in deficit</p>
<p>Financially not applicable</p>	<p>Explanation of any uncertainties about the charity continuing as a going concern</p>

## Additional information (optional)

You may choose to include further statements where relevant about:

<p>Members pay and annual subscription, £15 in 2024-2025, this gives them access to events and activities which are run on a not for profit basis. The National Third Age Matters Magazine is delivered to members' homes 5 times a year. There are no general fundraising activities. We are pleased to have</p>	<p>The charity's principal sources of funds (including any fundraising)</p>
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Para 1.47

maintained a high membership renewal rate and have gained new members who recently moved to the area.	Para 1.46	Our funds are kept in 3 HSBC current bank accounts. A social investment policy is not applicable as our funds are not invested outside our bank accounts	Investment policy and objectives including any social investment policy adopted
	Para 1.46	We consider the greatest risk is the lack of volunteers to take on the necessary organisational and administrative roles. We are continually approaching members and encouraging them into assisting.	A description of the principal risks facing the charity

**Structure, Governance and Management**

	Para 1.25	Constitution	Description of charity's trusts:
	Para 1.25		Type of governing document
	Para 1.25	Unincorporated association	How is the charity constituted?
	Para 1.25	Trustees resign at each AGM and all members are encouraged to put their names forward to become Trustees. Should the number of members expressing an interest exceed the number of Trustees permitted under our constitution then Trustees would be selected by secret ballot at the AGM	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

**Additional information (optional)**

You may choose to include further statements where relevant about:

Para 1.51	All prospective and/or appointed Trustees are asked to read the Charity Commission Guidance on trustee responsibilities and given the relevant paperwork and/or link. All Trustees are given access to our Constitution, current Policies and Procedures and to the Third Age Trust guidance pages.	Para 1.51	Polices and procedures adopted for the induction and training of trustees
Para 1.51	The Trustees are all unpaid volunteers who plan and manage the strategic operations. Small sub committees operate, and manage the various activities and occasional events and report to the Trustees on a regular basis. Heswall U3 is currently seeking to work with, and share ideas with other Wirral and Deeside U3A's	Para 1.51	The charity's organisational structure and any wider network with which the charity works
Para 1.51	Heswall U3A is a member of the Third Age Trust, registered charity number 288007, the national representative body of U3A's in the UK	Para 1.51	Relationship with any related parties

**Reference and Administrative details**

Heswall U3A	Other name the charity uses	Not applicable	Other name the charity uses
	Registered charity number	1152217	Registered charity number
	Charity's principal address	C/O Heswall Community Hall, Telegraph road, Heswall, The Wirral CH60 0AF	Charity's principal address

**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 Jerry Player	Chair		All Trustees were appointed/re-elected by
2 Enid Grant	Secretary		

N/A

Other optional information

N/A

Reason for non-disclosure of key personnel details

**Exemptions from disclosure**

Name of chief executive or names of senior staff members - none

Names and addresses of advisers - none

Funds held as custodian trustees on behalf of others - none

Name of trustees holding title to property belonging to the charity - none

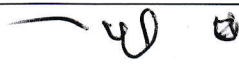
Corporate trustees – none

the membership at the annual AGM	3	Neil Jones	Treasurer
	4	Beryl Ashburner	
	5	William Ashburner	
	6	Raymond Allen	
	7	Lesley Dibben	
	8	Doug Maddock	
	9	Simon Cooper	
	10	Duncan Rowley	
	11	Robert Fisher	
	12	Pat Ashcroft	
	13	Pam Profit	
	14	Alison Adlard	
	15		
	16		
	17		
	18		
	19		
	20		

# Declarations

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

Signed on behalf of the charity's trustees

e Grant		Signature(s)
End Grant	Jerry Player	Full name(s)
Business Secretary	Chair	Position (eg Secretary, Chair, etc)
24/11/25		Date

**INCOME & EXPENDITURE STATEMENT & BALANCE SHEET FOR THE YEAR END 31ST MARCH 2025**

**MAIN ACCOUNT INCOME & EXPENDITURE**

INCOME	2024/25	2023/24	EXPENSES	2024/25	2023/24
Subscriptions			Third Age Trust & Beacon		
Admin Fee	10,645	10,285	Subscriptions		3,564
Gift Aid	1,668	1,597	Catering	3,570	2,065
Entrance/Visitors Fees for Monthly & Speaker Meetings	4,759	3,613	Hall Hire	1,999	5,223
			Newsletters		
			Speakers	752	615
Other income	566	251			
			Printing, postage, stationary, internet and computer supplies	592	774
			Travel/Conference		
			Magazines	1,787	1,520
			Equipment	2,124	574
			Bank Charges & Fees	293	297
			Sundries	2,157	906
<b>Total Main A/c Income</b>	<b>17,638</b>	<b>15,746</b>	<b>Total Main A/c Expenses</b>	<b>18,188</b>	<b>15,537</b>
<b>SURPLUS or DEFICIT ON YEAR</b>	<b>-550</b>	<b>208</b>			

**INCOME & EXPENDITURE FROM OTHER EVENTS & ACTIVITIES**

INCOME	2024/25	2023/24	EXPENSES	2024/25	2023/24
Events	12,180	9,295	Events	10,234	9,396
Field Trips	2,700	2,863	Field Trips	2,589	2,746
Interest Groups	23,985	18,855	Interest Groups	22,036	19,354
<b>Total Other Events &amp; Activities Income</b>	<b>38,866</b>	<b>31,014</b>	<b>Total Other Events &amp; Activities Expenses</b>	<b>34,859</b>	<b>31,496</b>
<b>TOTAL OF ALL INCOME</b>	<b>56,504</b>	<b>46,760</b>	<b>TOTAL EXPENSES</b>	<b>53,047</b>	<b>47,033</b>

**BALANCE SHEET AS AT 31st MARCH 2025**

	2024/25	2023/24
Bank Account 1	15,442	15,992
Float	100	100
<b><u>Current Assets</u></b>	<b><u>15,542</u></b>	<b><u>16,092</u></b>
Magazine	0	0
Other Expenses	0	0
Total Accruals	0	0
<b><u>Net Current Assets</u></b>	<b><u>15,542</u></b>	<b><u>16,092</u></b>
Surplus b/f	16,092	15,884
Surplus/(deficit) for year	-550	208
Float	0	0
Accumulated Fund	<u>15,542</u>	<u>16,092</u>
<b><u>GROUPS</u></b>		
Bank Account 3	4,605	2,084
Float	-100	-100
Cash held by groups	1,682	1,169
<b><u>Balance of Other Activities</u></b>	<b><u>6,187</u></b>	<b><u>3,153</u></b>

The accounts do not include membership subscription payments received prior to the year end for 2025-26 These will be included in the financial year to which they relate.

Treasurer, W N Jones *W N Jones* 07 May 2025

Under Charity law the Trustees are responsible for agreeing the accounts. I have completed my examination, which is a spot-check of items and confirm no material matters have come to my attention".

Examiner, M Reddy *M C Reddy* 07 May 2025



Section A Independent Examiner's Report

Report to the trustees/ members of

Heswall U3A

On accounts for the year ended

31 March 2025

Charity no (if any)

1152217

Set out on pages

One

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

Responsibilities and basis of report

As the charity trustees of the Trust, 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 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 (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

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

Signed:

[Signature]

Date:

3/12/2025

Name:

MICHAEL REDDY

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

[Blank]

Address:

[Redacted address]

**HESWALL U3A**

England & Wales - Charity number 1152217

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2023 Period start date to 31<sup>st</sup> March 2024 Period end date.

**Charity name: Heswall U3A**

**Charity registration number: 1152217**

### Objectives and Activities

	SORP ref	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of education, and in particular the education of older people and those who are retired from fulltime work, by all means including associated activities conducive to learning and personal development, in Heswall and its surrounding locality.
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	In order to advance the education of our members, the provision of activities of a mental, physical and social nature. These are mainly in small topic related Interest Groups formed by the members, monthly Speaker meetings and occasional field trips. New Interest Groups were formed and actively used by our members thanks to the efforts of numerous pro-active members who believe in the ethos of u3a where learning is informal, it is for the sake of enjoyment and self-fulfilment. There is no distinction between the learners and the teachers and a self-help collaborative learning approach is encouraged. Members of our U3A draw upon their knowledge and experience to teach and learn from each other (peer to peer learning).
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard to this guidance in the provision of a range of activities organised by the members.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	After initial funding support each Interest Group is planned to be financially self-supporting with occasional equipment funding being provided. Funds are used to provide for the administration of the U3A, to assist the funding of activities available to members and to support the setting up of new and progressive educational activities to widen the membership base.
Policy on social investment including program related investment	Para 1.38	Funds are used to seek and support new members, also to widen the range and scope of activities and events.
Contribution made by volunteers		A considerable number of Members take on active roles in the organisation, from teaching and assisting learning, through organising meetings and groups, helping communications between Members, to providing new joiners guidance and to provide the

		necessary administration of the organisation. These roles are all voluntary.
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## Achievements and Performance

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	We consider our greatest success overall has been to maintain member involvement throughout an extraordinary period and to move forward in a controlled manner which has encouraged members to return to both previous and new activities. Objective is lifelong learning and laughter, all at extremely low cost. This for a post-retirement membership who could be vulnerable to loneliness, depression and ill-health brought about by inactivity, but who, instead are given the opportunity to further their skills, learning and fitness, regardless of their age. Our U3A is advertised locally and via our website for the post-retirement local community to join.
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£16,092 carried forward. This included a surplus of £208 in the year to 31.3.24.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It is our policy to hold reserves of circa six months normal main account expenditure in order to ensure we can plan and book ahead to obtain the most suitable meeting locations and topics for our membership. Monies above six months normal expenditure are currently held and it is planned they are used over coming years by holding our subscription rate at the current level. Certain required expenses to our umbrella organisation, The Third Age Trust, and for room hire are anticipated to increase.
Amount of reserves held	Para 1.22	£ 10,000 included in above £16,092
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Financially not applicable

## 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	Members pay an annual subscription, £15 in 23-24, this gives them access to events and activities which are run on a not for profit basis and the National Third Age Matters magazine delivered to their homes 5 times a year. There are no general fundraising activities. We are delighted to have maintained a high membership renewal rate and have gained new members who recently moved into the area.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our funds are kept in three HSBC current bank accounts. Social investment policy is not applicable as our funds are not invested outside of our bank accounts.
A description of the principal risks facing the charity	Para 1.46	We consider the greatest risk is the lack of volunteers to take on the necessary organisational and administrative roles. We are continually approaching members and encouraging them into gradually assisting.

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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions	Para 1.25	Trustees resign at each AGM, prior to each AGM all members are encouraged to put their names forward to become Trustees at the AGM. Should the number of members putting their names forward exceed the number of Trustees permitted then Trustees would be selected by secret ballot at the AGM.

### 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	All prospective and or appointed Trustees are asked to read the Charity Commission guidance on Trustee responsibilities and given the relevant paperwork and/or weblink. All Trustees are given access to our Constitution, to the current Policies and Procedures in place and to The Third Age Trust guidance pages.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Trustees are all unpaid volunteers who plan and manage the strategic operations and head up small sub-committees who plan and manage the agreed regular and occasional activities and events. Heswall U3A is a member of the Wirral & Deeside Network of U3As
Relationship with any related parties	Para 1.51	Heswall U3A is a member of The Third Age Trust, registered charity number 288007, the National Representative body of U3As in the UK.

## Reference and Administrative details

Charity name	Heswall U3A
Other name the charity uses	Not applicable
Registered charity number	1152217
Charity's principal address	c/o Heswall Community Hall, Telegraph Road, Heswall, Wirral. CH60 0AF

### 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	Jerry Playfer	Chair	Apptd as Trustee & Chair 27.11.23	Trustees were re-elected by the Membership at the AGM on 27.11.23
2	Elizabeth Stewardson	Secretary		
3	Neil Jones	Treasurer		
4	Beryl Ashburner			
5	Susan Mousley		Resigned 27.11.23	
6	Raymond Allan			
7	Lesley Dibben			
8	Alison Adlard			

9	William Woods		Chair until 27.11.23 then resigned	
10	William Ashburner			
11	Doug Maddock			
12	Simon Cooper			
13	Enid Grant		Appointed as a Trustee 27.11.23	

Corporate trustees – None

Name of trustees holding title to property belonging to the charity - None

Funds held as custodian trustees on behalf of others - None

Names and addresses of advisers – None

Name of chief executive or senior staff members – none, no paid employees.

## 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>	Jerry Playfer	Elizabeth A. Stewardson
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Business Secretary

**Date**

Approved and signed at Trustees meeting on 20<sup>th</sup> May 2024

**INCOME & EXPENDITURE STATEMENT & BALANCE SHEET FOR THE YEAR END 31ST MARCH 2024**

**MAIN ACCOUNT INCOME & EXPENDITURE**

INCOME	2023/24	2022/23	EXPENSES	2023/24	2022/23
Subscriptions	10,285	10,180	Third Age Trust & Beacon		
Admin Fee			Subscriptions	3,564	3,705
Gift Aid	1,597	1,574	Catering	2,065	810
Entrance/Visitors Fees for			Hall Hire	5,223	3,798
Monthly & Speaker Meetings	3,613	2,176	Newsletters		
			Speakers	615	939
Other income	251	631	Printing, postage,		
			stationary, internet and		
			computer supplies		
			Travel	774	630
			Conference		
			Magazines	1,520	2,219
			Equipment	574	483
			Bank Charges & Fees	297	291
			Sundries	906	629
<b>Total Main A/c Income</b>	<b>15,746</b>	<b>14,561</b>	<b>Total Main A/c Expenses</b>	<b>15,537</b>	<b>13,504</b>

**SURPLUS or DEFICIT ON YEAR**

**208**

**INCOME & EXPENDITURE FROM OTHER EVENTS & ACTIVITIES**

INCOME	2023/24	2022/23	EXPENSES	2023/24	2022/23
Events	9,295	2,353	Events	9,396	1,497
Field Trips	2,863	4,377	Field Trips	2,746	4,336
Interest Groups	18,855	17,902	Interest Groups	19,354	18,713
<b>Total Other Events &amp; Activities</b>	<b>31,014</b>	<b>24,632</b>	<b>Total Other Events &amp;</b>	<b>31,496</b>	<b>24,546</b>
<b>Income</b>			<b>Activities Expenses</b>		
<b>TOTAL OF ALL INCOME</b>	<b>46,760</b>	<b>39,193</b>	<b>TOTAL EXPENSES</b>	<b>47,033</b>	<b>38,050</b>

**BALANCE SHEET AS AT 31st MARCH 2023**

Bank Account 1	2023/24	2022/23
Float	15,992	15,784
<b>Current Assets</b>	<u>100</u>	<u>100</u>
Magazine	16,092	15,884
Other Expenses	0	0
Total Accruals	<u>0</u>	<u>0</u>
<b>Net Current Assets</b>	<u>16,092</u>	<u>0</u>
Surplus b/f		
Surplus/(deficit) for year	15,884	
Float	208	
Accumulated Fund	<u>0</u>	<u>15,884</u>
<b>GROUPS</b>		
Bank Account 3		
Float	2,084	
Cash held by groups	-100	
<b>Balance of Other Activities</b>	<u>1,169</u>	<u>1,368</u>
	<u>3,153</u>	<u>3,156</u>

The accounts do not include membership subscription payments received prior to the year end for 2024-25. These will be included in the financial year to which they relate.

Treasurer, W N Jones

*W N Jones* 13/6/24

Under Charity law the Trustees are responsible for agreeing the accounts. I have completed my examination, which is a spot-check of items and confirm no material matters have come to my attention".

Examiner, M Reddy

*M Reddy* 13/6/24



Section A Independent Examiner's Report

Report to the trustees/ members of

Heswall U3A

On accounts for the year ended

31 March 2024

Charity no (if any)

1152217

Set out on pages

One

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

Responsibilities and basis of report

As the charity trustees of the Trust, 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 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 (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

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

Signed: [Signature]

Date: 13/6/2024

Name: Michael Reddy

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

[Empty box]

Address:

Stone Lodge 7 Backeryle Road  
Gayton  
Wirkswal CB60 8NS

**HESWALL U3A**

England & Wales - Charity number 1152217

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# Accounts

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11.2. ✓ For approval Trusty 9/10/23.  
Approved 9/10/23.



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2022 Period start date to 31<sup>st</sup> March 2023 Period end date

Charity name: Heswall U3A

Charity registration number: 1152217

### Objectives and Activities

	SORP ref	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of education, and in particular the education of older people and those who are retired from fulltime work, by all means including associated activities conducive to learning and personal development, in Heswall and its surrounding locality.
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	In order to advance the education of our members, the provision of activities of a mental, physical and social nature. These are mainly in small topic related Interest Groups formed by the members, monthly Speaker meetings and occasional field trips. This year was a continuation of the restart post Covid restrictions. This included rethinking our Members' meeting as we needed to allow our members to feel they had space, rather than the pre-Covid very crushed environment. As the year progressed themed meetings commenced but with careful attention to space requirements. Speaker Meeting hall layout was adjusted and through the year attendance increased. Thanks to the enthusiasm of our Group Leaders Interest Groups' attendance reverted to normal. In addition, new Interest Groups were formed and actively used by our members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard to this guidance in the provision of a range of activities organised by the members.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	After initial funding support each Interest Group is planned to be financially self-supporting. Funds are used to provide for the administration of the U3A, to assist the funding of activities available to all members and to support the setting up of new and progressive educational activities to widen the membership base. We continued to invest in zoom and digital speakers as several of our members were continuing to isolate on health grounds.
Policy on social investment including program related investment	Para 1.38	Funds are used to seek and support new members, also to widen the range and scope of activities and events.

Contribution made by volunteers		A considerable number of Members take on active roles in the organisation, from teaching and assisting learning, through organising meetings and groups, helping communications between Members, to providing new joiners guidance and to provide the necessary administration of the organisation. These roles are all voluntary.
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## Achievements and Performance

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	We consider our greatest success overall has been to maintain member involvement throughout an extraordinary period and to move forward in a controlled manner which has encouraged members to return to both previous and new activities. Objective is lifelong learning and laughter, all at extremely low cost. This for a post-retirement membership who could be vulnerable to loneliness, depression and ill-health brought about by inactivity, but who, instead are given the opportunity to further their skills, learning and fitness, regardless of their age. Our U3A is advertised locally and via our website for the post-retirement local community to join.
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£15884 carried forward. This included a surplus of £1057 in the year to 31.3.23.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It is our policy to hold reserves of circa six months normal main account expenditure in order to ensure we can plan and book ahead to obtain the most suitable meeting locations and topics for our membership. Monies above six months normal expenditure are currently held and it is planned they are used over coming years by holding our subscription rate at the current level. Certain required expenses to our umbrella organisation, The Third Age Trust, and for room hire are anticipated to increase.
Amount of reserves held	Para 1.22	£ 8000 included in above £15884
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Financially not applicable

## 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	Members pay an annual subscription, £15 in 22-23, this gives them access to events and activities which are run on a not for profit basis and the National Third Age Matters magazine delivered to their homes 5 times a year. There are no general fundraising activities. We are delighted to have maintained a high membership renewal rate and have gained new members who recently moved into the area.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our funds are kept in three HSBC current bank accounts. Social investment policy is not applicable as our funds are not invested outside of our bank accounts.

A description of the principal risks facing the charity	Para 1.46	We consider the greatest risk is the lack of volunteers to take on the necessary organisational and administrative roles. We are continually approaching members and encouraging them into gradually assisting.
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions	Para 1.25	Trustees resign at each AGM, prior to each AGM all members are encouraged to put their names forward to become Trustees at the AGM. Should the number of members putting their names forward exceed the number of Trustees permitted then Trustees would be selected by secret ballot at the AGM.

### 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	All prospective and or appointed Trustees are asked to read the Charity Commission guidance on Trustee responsibilities and given the relevant paperwork and/or weblink. All Trustees are given access to our Constitution, to the current Policies and Procedures in place and to The Third Age Trust guidance pages.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Trustees are all unpaid volunteers who plan and manage the strategic operations and head up small sub-committees who plan and manage the agreed regular and occasional activities and events. Heswall U3A is a member of the Wirral & Deeside Network of U3As
Relationship with any related parties	Para 1.51	Heswall U3A is a member of The Third Age Trust, registered charity number 288007, the National Representative body of U3As in the UK.

## Reference and Administrative details

Charity name	Heswall U3A
Other name the charity uses	Not applicable
Registered charity number	1152217
Charity's principal address	c/o Heswall Community Hall, Telegraph Road, Heswall, Wirral. CH60 0AF

### 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	William Woods	Chair	Apptd as Chair 28.11.22	Trustees were elected by the Membership at the AGM on 28.11.22. The AGM date was delayed from summer to maximise attendance.
2	Elizabeth Stewardson	Secretary		
3	Neil Jones	Treasurer		
4	Beryl Ashburner			
5	Susan Mousley			
6	Raymond Allan			
7	Lesley Dibben			

8	Alison Adlard		Chair until 28.11.22
9	Cees Parmentier		Resigned 28.11.22
10	William Ashburner		
11	Doug Maddock		
12	John Lennox		Resigned 14.6.22
13	Simon Cooper		Appointed 28.11.22

Corporate trustees – None

Name of trustees holding title to property belonging to the charity - None

Funds held as custodian trustees on behalf of others - None

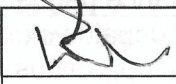
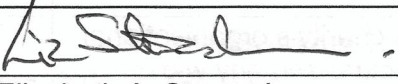
Names and addresses of advisers – None

Name of chief executive or senior staff members – none, no paid employees.

## 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>	William E. Woods	Elizabeth A. Stewardson
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Business Secretary
<b>Date</b>	9/10/2023	

**INCOME & EXPENDITURE STATEMENT & BALANCE SHEET FOR THE YEAR END 31ST MARCH 2023**

**MAIN ACCOUNT INCOME & EXPENDITURE**

<b>INCOME</b>	<b>2022/23</b>	<b>2021/22</b>	<b>EXPENSES</b>	<b>2022/23</b>	<b>2021/22</b>
Subscriptions	10,180	7,110	Third Age Trust & Beacon Subscriptions	3,705	3,254
Admin Fee			Catering	810	658
Gift Aid	1,574	1,093	Hall Hire	3,798	3,155
Entrance/Visitors Fees for Monthly & Speaker Meetings	2,176	556	Newsletters		
			Speakers	939	1,140
Other income	631	15	Printing, postage, stationary, internet and computer supplies	630	1,315
			Travel		
			Conference		
			Magazines	2,219	1,449
			Equipment	483	77
			Bank Charges & Fees	291	52
			Sundries	629	25
<b>Total Main A/c Income</b>	<b>14,561</b>	<b>8,773</b>	<b>Total Main A/c Expenses</b>	<b>13,504</b>	<b>11,123</b>
<b>SURPLUS or DEFICIT ON YEAR</b>	<b>1,057</b>	<b>-2,350</b>			

**INCOME & EXPENDITURE FROM OTHER EVENTS & ACTIVITIES**

<b>INCOME</b>	<b>2022/23</b>	<b>2021/22</b>	<b>EXPENSES</b>	<b>2022/23</b>	<b>2021/22</b>
Events	2,353	1,384	Events	1,497	1,371
Field Trips	4,377	154	Field Trips	4,336	539
Interest Groups	17,902	9,344	Interest Groups	18,713	8,547
<b>Total Other Events &amp; Activities Income</b>	<b>24,632</b>	<b>10,881</b>	<b>Total Other Events &amp; Activities Expenses</b>	<b>24,546</b>	<b>10,457</b>
<b>TOTAL OF ALL INCOME</b>	<b>39,193</b>	<b>19,655</b>	<b>TOTAL EXPENSES</b>	<b>38,050</b>	<b>21,580</b>

## BALANCE SHEET AS AT 31st MARCH 2023

	<b>2022/23</b>		<b>2021/22</b>
Bank Account 1	15,784		14,727
Float	100		100
<b><u>Current Assets</u></b>	<b>15,884</b>		<b>14,827</b>
Magazine	0		0
Other Expenses	0		0
Total Accruals	<b>0</b>		<b>0</b>
<b><u>Net Current Assets</u></b>	<b>15,884</b>		<b>14,827</b>
Surplus b/f	14,827		17,177
Surplus/(deficit) for year	1,057		-2,350
Float	0		0
Accumulated Fund	<b>15,884</b>		<b>14,827</b>
<b><u>GROUPS</u></b>			
Bank Account 3	1,888	Bank Account 3	1,736
Float	-100		-100
Cash held by groups	1,368		1,480
<b><u>Balance of Other Activities</u></b>	<b>3,156</b>		<b>3,116</b>

The accounts do not include membership subscription payments received prior to the year end for 2023-24. These will be included in the financial year to which they relate.

Treasurer, W N Jones

*[Signature]*  
18/09/23

Under Charity law the Trustees are responsible for agreeing the accounts. I have completed my examination, which is a spot-check of items and confirm no material matters have come to my attention".

Examiner, M Reddy

*[Signature]*  
18/09/23



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name  
Heswall U3A

On accounts for the year ended

31<sup>st</sup> March 2023

Charity no (if any)

1152217

Set out on pages

One

(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 31/03/2023.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 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 (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

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

Signed:

*Michael Charles Ruddy*

Date:

*18/09/23*

Name:

*MICHAEL CHARLES RUDDY*

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

Address:

*7 Baskerville Road,  
Gayton, Wirral  
CH60 8WS*