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✓ For approval Tr Mktg 9/10/23.
Approved 9/10/23.
**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1st April 2022 Period start date to 31st 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

Signature(s)




Full name(s)

William E. Woods

Elizabeth A. Stewardson

Position (eg Secretary,
Chair, etc)

Chair

Business Secretary

Date

9/10/2023

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

MAIN ACCOUNT INCOME & EXPENDITURE

INCOME	2022/23	2021/22	EXPENSES	2022/23	2021/22
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
Total Main A/c Income	14,561	8,773	Total Main A/c Expenses	13,504	11,123
SURPLUS or DEFICIT ON YEAR	1,057	-2,350			

INCOME & EXPENDITURE FROM OTHER EVENTS & ACTIVITIES

INCOME	2022/23	2021/22	EXPENSES	2022/23	2021/22
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
Total Other Events & Activities Income	24,632	10,881	Total Other Events & Activities Expenses	24,546	10,457
TOTAL OF ALL INCOME	39,193	19,655	TOTAL EXPENSES	38,050	21,580

BALANCE SHEET AS AT 31st MARCH 2023

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

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

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



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Heswall U3A

On accounts for the year
ended

31st 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 RBD

Date:

18/09/23

Name:

MICHAEL CHARLES RBD

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

Address:

7 Baskerville Road
Gayton, Wirral
CH60 8WJ