



## 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
<b>Date</b>		

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
Total Main A/c Income	15,746	14,561	Total Main A/c Expenses	15,537	13,504
SURPLUS or DEFICIT ON YEAR	208	1,057			

## 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
Total Other Events & Activities	31,014	24,632	Total Other Events &		
Income			Activities Expenses	31,496	24,546
TOTAL OF ALL INCOME	46,760	39,193	TOTAL EXPENSES	47,033	38,050

# BALANCE SHEET AS AT 31st MARCH 2023

	2023/24	2022/23
Bank Account 1		
Float	15,992	15,784
<b>Current Assets</b>	<u>16,092</u>	<u>15,884</u>
Magazine	0	0
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	15,884
Float	208	
Accumulated Fund	<u>0</u>	<u>0</u>
<b>GROUPS</b>	<u>16,092</u>	<u>15,884</u>
Bank Account 3		
Float	2,084	1,888
Cash held by groups	-100	-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:

*M C Reddy*

Date:

*13/6/2024*

Name:

*Michael Reddy*

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

Address:

*Stone Lodge 7 Backenyle Road  
Gayton  
Wirkswal CF160 8NS*