



## 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	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.
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	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.
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:

	SORP reference	
Policy on grant making	Para 1.38	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.
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.
	Para 1.38	A considerable number of Members take on active roles, from teaching and assisting learning, through

Contribution made by volunteers		to organising meetings, groups, visits and helping new joiners guidance and the necessary administration of the organisation. All these roles are 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 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.
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£15,542 carried forward. This included a deficit of £550 in the year to 31.03.2025
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	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.
Amount of reserves held	Para 1.22	£10,000 included in the above £15,542.
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 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
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maintained a high membership renewal rate and have gained new members who recently moved to the area.		
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	Para 1.46	Investment policy and objectives including any social investment policy adopted
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.	Para 1.46	A description of the principal risks facing the charity

## Structure, Governance and Management

		Description of charity's trusts:
Constitution	Para 1.25	Type of governing document
Unincorporated association	Para 1.25	How is the charity constituted?
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	Para 1.25	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:

Polices 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 link. All Trustees are given access to our Constitution, current Policies and Procedures 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. 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
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 U3A's 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, The 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 Player	Chair		All Trustees were
2 Enid Grant	Secretary		appointed/re-elected by

3	Neil Jones	Treasurer	the membership at the annual AGM
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			

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 names of senior staff members - none

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

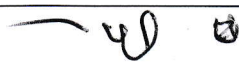
N/A

Other optional information

# 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)	Jerry Player
Position (eg Secretary, Chair, etc)	Chair
	Business Secretary

Date

24 / 11 / 25



# 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	1,999
Entrance/Visitors Fees for Monthly & Speaker Meetings	4,759	3,613	Hall Hire	1,999	2,065
			Newsletters	4,913	5,223
			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
Total Main A/c Income	17,638	15,746	Total Main A/c Expenses	18,188	15,537
SURPLUS or DEFICIT ON YEAR	-550	208			

## 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
Total Other Events & Activities Income	38,866	31,014	Total Other Events & Activities Expenses	34,859	31,496
TOTAL OF ALL INCOME	56,504	46,760	TOTAL EXPENSES	53,047	47,033

# BALANCE SHEET AS AT 31st MARCH 2025

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

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

*MC Reddy* 07 May 2025



# 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

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:

*Michael Reddy*

Date:

3/12/2025

Name:

MICHAEL REDDY

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

Address:

[Redacted Address]