

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
HALE AND DISTRICT U3A**

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

HALE AND DISTRICT U3A

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 14
Detailed Statement of Financial Activities	15

HALE AND DISTRICT U3A

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES

E Keddie : Treasurer
H Wolfson (resigned 5.6.24)
N Collins
D V Murray : Secretary
J Thorley
P Luton : Vice Chairman
D Zucker : Chair
T Hodgkinson
A Franks (appointed 5.6.24)
A Moss (appointed 5.6.24)
N Steer (appointed 5.6.24)
D Morris (appointed 21.11.24)

PRINCIPAL ADDRESS

61 Woburn Drive
Hale
Cheshire
WA15 8ND

REGISTERED CHARITY NUMBER

1159698

INDEPENDENT EXAMINER

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

HALE AND DISTRICT U3A
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The charity is also known by the more recognised name of Hale U3A.

OBJECTIVES AND ACTIVITIES

Charitable purpose

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 Hale and its surrounding locality.

Significant activities

The main focus of activities was as previously, special interest groups.

Groups have mainly been able to meet in person as they did prior to covid but we have maintained our Zoom account as this proved useful for certain groups to share information eg photography, or when a member was unable to attend because of incapacity.

The groups continued to cover a wide range of interests and activities featuring photography, art, creative writing, foreign languages, music, current affairs, ancestry and a number of other pursuits. Educational development was maintained accordingly.

Public benefit

The trustees have had regard to the guidance issued by the Charity Commission on public benefit and have done so in the continued operation of activities.

HALE AND DISTRICT U3A
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENT AND PERFORMANCE

In my second year as Chair I am pleased to report a continuing increase in our membership.

At the time of writing, 17th April, we have 1013 members of whom 234 (23%) still have to renew their membership. At the same time last year we had 889 members of whom 213 (24%) still had to renew their memberships. So like for like growth in membership is 14%. This has been, in part, enabled by a very successful Open Day in May 2024.

We continue to work hard to welcome and integrate new members.

We held a New Members' Afternoon Tea in February which was attended by 67, mostly members, but including a number of invitees who subsequently joined.

We had 30 members walking the Altrincham 10k in September and this year, having seen how successful it was, we plan to promote this event and increase the number of u3a members participating.

We will also be manning a float at the Altrincham Festival Parade, taking a stand at the Altrincham Festival Showground and also at the Altrincham 10k Run Village. These will give us an opportunity to publicise what Hale u3a is all about and to attract prospective members.

Another Open Day is still under consideration.

Monthly meeting numbers are up on the previous year.

From April 2023 - March 2024 1345 members attended monthly meetings, an average of 112. From April 2024 - March 2025 1591 members attended monthly meetings, an average of 133 which is an increase of 19%.

This year's figures were once again boosted by a hugely successful Xmas Gala where our own members entertained a maximum capacity audience.

Our Outings continue to be extremely popular. From May 23 to March 24 8 outings took place with an average of 47 members. From April 24 to March 25 9 outings took place with an average of 51 members.

Our Holidays also continue to be extremely popular. From May 23 to March 24 8 four holidays took place with an average of 40 members. From April 24 to March 25 4 holidays took place with an average of 34 members. There are five more trips arranged between May and November with an average of 46 members.

Sadly, our stalwart organiser of Outings and Holidays is retiring but we do have a succession plan in place.

Outings and Holidays consistently sell out within days and we are looking at how we can increase our offer to members.

Our Social Events continue to be very popular. From May 23 to March 24 9 events took place including two theatre visits with an average of 47 members. From April 24 to March 25 8 events took place including four theatre visits with an average of 40 members.

Again, sadly, our Chairman of many years has retired and we have been unable to replace her. This is reflected in the reduced number of events.

The committee are currently looking at how our social events can be maintained and then developed.

Our two Luncheon Clubs and MOTO (Members on their own) Coffee mornings do provide the opportunity to socialise.

Also, we have now invited all members to attend the very successful monthly talks by the Science, Historians, and Local History Groups. This provides other opportunities for members to get together.

This year an extended Christmas zoom programme on 4 days over Christmas and New Year added to the opportunity for members to "have a chat" as did the frequent zoom quizzes though the year.

All of these activities depend on the skill and commitment of our volunteers to whom we are hugely indebted.

HALE AND DISTRICT U3A
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Our Interest Groups remain the core of our activities run by our inspirational Group Leaders. There are currently 85 active groups.

Some new ones started this year were Chess, Scrabble, Tai Chi, Singing Seriously?, Village Gardening, Reading Aloud Short Stories, The Historians, String Instruments and Sunday Luncheon.

During the year we organised a Group Leaders' event to identify opportunities for improvement.

This year we have built on our relationships with partners in the local authority network in particular participating in the Older People's Network which brings together the Local Authority, Health, Faith and Charity Sectors. Through this we have developed strong relationships with local social prescribers who work with surgeries to provide social solutions to combat loneliness, isolation and consequent mental health issues.

Our monthly newsletter continues to entertain and inform, and our new website is now up and running giving much easier access to members and potential members.

Our Facebook page is also up and running for our members to share banter and group photos.

We have had the benefit of free membership of Dunham Massey, free concerts through the Bridgewater Hall Community Members Scheme and also discounted tickets for the Stoller Hall concerts.

Finally, but not insignificantly, during the year we received a substantial legacy from the late Norma Holt's estate for which we are extremely grateful. This money can only be spent for the benefit of all members and we are still assessing suitable projects for its use. Meanwhile, your committee has proposed a reduction in the annual membership fee from £12 to £10 and to dispense with the £1 charge for our monthly meetings.

Other ideas are in the pipeline, and we welcome suggestions from our members, remembering that the donation can only be spent on projects that all members can benefit from.

On behalf of all our members thanks to Hugh Wolfson who retired as a trustee during the year and to Neil Collins who will be retiring at our AGM in June. Both trustees have given years of service to our charity which has benefited from their work in so many ways.

Welcome to our new trustee David Morris, who has been coopted and will be proposed for formal election at the AGM in June.

It would be remiss of me not to also thank our retiring Chairman of the Social Committee Gill Homan, and our Outings and Holidays Organiser Sue Power both of whom have served our charity with distinction for many years and who are retiring through ill health. We wish them speedy and full recoveries.

I've deliberately not named any other of the many volunteers who have made Hale u3a so successful. There are so many I fear that I might miss someone out!

But you know who you are and being the selfless, community-minded people you are, I know that your success will, in itself, be reward for the wonderful work that you do.

In conclusion thanks go to my hard-working management committee for a successful year and we look forward to continuing to improve the lives of our fellow citizens.

HALE AND DISTRICT U3A
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Financial position

Total unrestricted funds show a surplus amount of £81,070 at the balance sheet date.

This is a significant increase on last year's surplus of £17,158 largely due to Hale u3a being the beneficiary in the estate of a deceased member. Without this donation, the underlying surplus for 2024/25 would have been £21,177 showing an increase of £4,019. This is primarily due to increased subscriptions and an increase in the surplus held for designated funds.

Given the significant size of the donation, the money has been placed in an interest earning savings account until it is agreed how best to utilise.

The retained surplus on the designated funds at the end of the year were -

Groups - £2,151

Social - £4,528

Reserves policy

The trustees aim to maintain reserves at around 6 months of annual expenditure in order to provide for unforeseen or unexpected costs.

The retained surplus on unrestricted funds at the end of the year was £81,070 which equates to 20 months annual expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charitable purpose

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 Hale and its surrounding locality.

Recruitment and appointment of new trustees

The recruitment and appointment of new trustees is by election of members/co-opting onto executive committee.

Decision making and organisational structure

Decision making on routine matters is undertaken by the executive committee. More substantial matters are discussed by the executive committee (the trustees) and offered for agreement to a general meeting of members..

The executive committee is usually elected at the AGM and positions are open to all members and subject to restrictions as stated in clause 7 of the charity's constitution.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 15 May 2025 and signed on its behalf by:

E Keddie - Trustee

HALE AND DISTRICT U3A

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HALE AND DISTRICT U3A**

Independent examiner's report to the trustees of Hale and District U3A

I report to the charity trustees on my examination of the accounts of Hale and District U3A (the Trust) for the year ended 31 March 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 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

A J Syddall M.A., F.C.A.

The Institute of Chartered Accountants in England and Wales

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

15 May 2025

HALE AND DISTRICT U3A

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Subscriptions and charitable activities		111,065	-	111,065	50,345
Investment income	2	334	-	334	-
Total		111,399	-	111,399	50,345
EXPENDITURE ON					
Charitable activities					
Depreciation		156	-	156	231
General		47,331	-	47,331	51,212
Total		47,487	-	47,487	51,443
NET INCOME/(EXPENDITURE)		63,912	-	63,912	(1,098)
RECONCILIATION OF FUNDS					
Total funds brought forward		17,158	-	17,158	18,256
TOTAL FUNDS CARRIED FORWARD		81,070	-	81,070	17,158

The notes form part of these financial statements

HALE AND DISTRICT U3A

BALANCE SHEET 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	4	1,108	-	1,108	579
CURRENT ASSETS					
Debtors	5	2,059	-	2,059	-
Cash at bank		85,566	-	85,566	22,321
		87,625	-	87,625	22,321
CREDITORS					
Amounts falling due within one year	6	(7,663)	-	(7,663)	(5,742)
NET CURRENT ASSETS		79,962	-	79,962	16,579
TOTAL ASSETS LESS CURRENT LIABILITIES		81,070	-	81,070	17,158
NET ASSETS		81,070	-	81,070	17,158
FUNDS	7				
Unrestricted funds				81,070	17,158
TOTAL FUNDS				81,070	17,158

The financial statements were approved by the Board of Trustees and authorised for issue on 15 May 2025 and were signed on its behalf by:

E Keddie - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	2025	2024
	£	£
Deposit account interest	334	-

HALE AND DISTRICT U3A

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

The trustees receive expenses for the reimbursement of costs incurred on the scheme's behalf.

4. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 April 2024	4,489
Additions	684
	<hr/>
At 31 March 2025	5,173
	<hr/>
DEPRECIATION	
At 1 April 2024	3,910
Charge for year	155
	<hr/>
At 31 March 2025	4,065
	<hr/>
NET BOOK VALUE	
At 31 March 2025	1,108
	<hr/>
At 31 March 2024	579
	<hr/>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments and accrued income	2,059	-
	<hr/>	<hr/>

HALE AND DISTRICT U3A

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Subscriptions received in advance	7,662	5,742
Accruals	1	-
	<u>7,663</u>	<u>5,742</u>

7. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	13,039	61,352	74,391
Designated - groups	954	1,197	2,151
Designated - social	3,165	1,363	4,528
	<u>17,158</u>	<u>63,912</u>	<u>81,070</u>
TOTAL FUNDS	<u>17,158</u>	<u>63,912</u>	<u>81,070</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	76,206	(14,854)	61,352
Designated - groups	11,209	(10,012)	1,197
Designated - social	23,984	(22,621)	1,363
	<u>111,399</u>	<u>(47,487)</u>	<u>63,912</u>
TOTAL FUNDS	<u>111,399</u>	<u>(47,487)</u>	<u>63,912</u>

HALE AND DISTRICT U3A

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	13,753	(714)	-	13,039
Designated - groups	-	334	620	954
Designated - social	-	(718)	3,883	3,165
	<u>13,753</u>	<u>(1,098)</u>	<u>4,503</u>	<u>17,158</u>
Restricted funds				
Restricted - groups	620	-	(620)	-
Restricted - social	3,883	-	(3,883)	-
	<u>4,503</u>	<u>-</u>	<u>(4,503)</u>	<u>-</u>
TOTAL FUNDS	<u>18,256</u>	<u>(1,098)</u>	<u>-</u>	<u>17,158</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	14,714	(15,428)	(714)
Designated - groups	6,515	(6,181)	334
Designated - social	29,116	(29,834)	(718)
	<u>50,345</u>	<u>(51,443)</u>	<u>(1,098)</u>
TOTAL FUNDS	<u>50,345</u>	<u>(51,443)</u>	<u>(1,098)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	13,753	60,638	-	74,391
Designated - groups	-	1,531	620	2,151
Designated - social	-	645	3,883	4,528
	<u>13,753</u>	<u>62,814</u>	<u>4,503</u>	<u>81,070</u>
Restricted funds				
Restricted - groups	620	-	(620)	-
Restricted - social	3,883	-	(3,883)	-
	<u>4,503</u>	<u>-</u>	<u>(4,503)</u>	<u>-</u>
TOTAL FUNDS	<u>18,256</u>	<u>62,814</u>	<u>-</u>	<u>81,070</u>

HALE AND DISTRICT U3A

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	90,920	(30,282)	60,638
Designated - groups	17,724	(16,193)	1,531
Designated - social	53,100	(52,455)	645
	<u>161,744</u>	<u>(98,930)</u>	<u>62,814</u>
TOTAL FUNDS	<u>161,744</u>	<u>(98,930)</u>	<u>62,814</u>

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

9. INTEREST GROUPS

At 31 March 2025 there were 85 interest groups within Hale & District U3A.

The groups are largely self-financing and self-supporting. Group organisers are asked to make a quarterly return to the treasurer, detailing their receipts and payments. Nil returns are also recorded. If financial problems should arise within a group at any time, these would be reported to and discussed by the committee.

A limit of £100 cash was agreed by the committee as being the maximum sum a group organiser should hold at any one time. Any amount in excess of this is passed to the treasurer for banking. In some cases, all monies collected by group organisers are banked and the relevant venue paid directly by the committee.

10. SOCIAL ACCOUNT

The days out and theatre groups are not included in the interest groups; their activities are open to all members and their financing is handled within the remit of the social account. This is also used to collect and pay for general social activities which are organized by the U3A for its members and have an underlying educational element.

HALE AND DISTRICT U3A

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Subscriptions and charitable activities		
Donations	59,586	-
Gift aid	1,305	1,301
Subscriptions	12,561	10,627
General meeting income	1,465	1,207
Income from group activities	11,210	6,515
Income from social activities	23,983	29,116
Sundry income	955	1,579
	111,065	50,345
Investment income		
Deposit account interest	334	-
Total incoming resources	111,399	50,345
EXPENDITURE		
Charitable activities		
Postage and stationery	1,409	969
IT costs	864	834
Other expenses	1,031	1,730
Third age trust	6,817	6,521
Venue hire	2,896	2,623
Expenditure on group activities	10,012	6,181
Expenditure on social activities	22,621	29,834
Speaker's fees	845	1,200
Refreshments	836	1,320
Depreciation on fixtures fittings and equipment	156	231
	47,487	51,443
Total resources expended	47,487	51,443
Net income/(expenditure)	63,912	(1,098)

This page does not form part of the statutory financial statements

Hale and District U3A
61 Woburn Drive
Hale
Cheshire
WA15 8ND

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
BL1 3AJ

Dear Sirs,

HALE AND DISTRICT U3A

We confirm to the best of our knowledge and belief, and having made appropriate enquiries of other trustees and staff of the charity, the following representations given to you in connection with your review of the charity's accounts for the year ended 31 March 2025.

- We acknowledge as trustees our responsibility for the accounts, which you have prepared for the charity. All the accounting records have been made available to you for the purpose of your review and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.
- We confirm that there have been no changes in the accounting policies other than those disclosed in the accounts.
In our opinion, the accounting policies are appropriate to the charity and conform with generally accepted accounting principles. We confirm that all transactions and balances have been accounted for in accordance with these accounting policies.
- We confirm that all assets have been included in the balance sheet.
- We confirm that all assets included in the balance sheet exist.
- We confirm that the charity owns all the assets included in the balance sheet, unless otherwise stated in the accounts.
- We confirm that the cost (or value) of all the assets in the balance sheet are fairly stated.
- We confirm that depreciation has been provided on all fixed assets with a limited economic life in accordance with the stated accounting policy. In our opinion, the rates of depreciation are reasonable.
- We confirm that all liabilities have been fully recorded in the balance sheet.
- We confirm that all liabilities recorded in the balance sheet are properly those of the charity.
- We confirm that all liabilities have been recorded at a fair value.

- We confirm that there has been no netting off of assets and liabilities.
- We confirm that all income has been fully recorded and correctly classified.
- The charity has not at any time during the year had any transactions with trustees and connected parties.
- The charity has no contingent liabilities.
- There has been no event since the balance sheet date which requires disclosing or which would materially affect the amounts in the accounts.
- The charity has not entered into any charitable commitments.

Yours sincerely

Signed on behalf of the board

Eileen Keddie

Trustee

Date : 15 May 2025