

North Down & Ards U3A

Northern Ireland · Charity number 100089

Details

Status	Received
Registered	2014-04-07
Register	View on the Charity Commission for Northern Ireland register

Contact

Address
North Down And Ards U3a
Resource Centre
North Down Community Network
5 Castle Park Road
Bangor
Co Down
Bt20 4tf
BT20 4TF

Phone 07752889359

Email u3anorthdownandards@hotmail.com

Website www.ndau3a.com

Activities

Purposes: The Objects of the U3A are: i. To advance the education of the public and in particular the education of middle aged and older people who are not in full time gainful employment in North Down and Ards and its surrounding locality. ii. The provision of facilities for leisure time and recreational activities with the object of improving conditions of life for the above persons in the interests of their social welfare.

What the charity does: The advancement of education, The advancement of citizenship or community development

How the charity works: Education/training, Heritage/historical, Sport/recreation

Who the charity helps: Older people

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£56,662	£53,566	£0	0

Trustees

Name	Role	Appointed
Lorna Brown		
Mary Cromeey		
Mary Potter		
Mrs Kate Lockhart		
Nick Cummings		
Stephanie Mckee		
Valerie Corr		
Valerie Dickson		
Valerie Goodchild		

North Down & Ards U3A

Northern Ireland - Charity number 100089

Accounts

**North Down & Ards U3A
Annual Report and Financial Statements
For the year ended 31st March 2025**

Charities No. 100089

North Down & Ards U3A

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North Down & Ards U3A

Reference and Administrative Details

Chairperson

Valerie Dickson

Trustees

Mary Cromey
Lorna Brown
Valerie Corr
Yvonne Laird
Coralie Hanna
Mary Potter
Stephanie McKee
Linda Morton
Kate Lockhart

Charity Registration Number

100089

Principal Office

Resource Centre
North Down Community Network
5 Castle Park
Bangor
BT20 4TF

Independent Examiner

RRAS NI Limited
25 Ardvanagh Avenue
Conlig
Newtownards
BT23 7XE

North Down & Ards U3A

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31st March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees	Marian Baxter (Passed away October 2024)
	Mary Cromey
	Coralie Hanna
	Linda Morton
	Kate Lockhart
	Pat Browne (resigned April 2024)
	Michael Richardson (resigned April 2024)
	Jacqui McNarry (resigned April 2024)
	Mary Potter (appointed April 2024)
	Lorna Brown (appointed April 2024)
	Stephanie McKee (appointed April 2024)
	Valerie Corr (co-opted June 2024)
	Yvonne Laird (appointed October 2024)
	Lawrence Moscrop (co-opted September 2023, resigned May 2024)
	Glenda Klein (appointed April 2024, resigned May 2024)
Chairperson	Valerie Dickson

North Down & Ards U3A

Trustees' Report

JOYCE GIBSON - HONORARY PRESIDENT.

It was with great sadness that we learned about the passing in December 2024 of our esteemed, much loved and highly respected President and founder member of the NDAu3a, Joyce Gibson. We are all extremely grateful for her unstinting service and magnificent contribution to the u3a over the years.

MARIAN BAXTER - MEMBERSHIP SECRETARY.

Marian, who sadly passed away in October 2024 following a short illness, was an active member of the Committee of the NDAu3a and played an effective role in a number of areas within the organisation. We have lost a valuable member of the u3a and miss her greatly.

HONORARY PRESIDENT.

We are delighted to welcome Roberta Hagan as our new Honorary President. Roberta, like Joyce Gibson, was a founder member of the NDAu3a, and she has worked tirelessly over many years in promoting our organisation.

STRUCTURE, GOVERNANCE AND MANAGEMENT.

The governing document of this Charity is its Constitution as adopted at the Special General Meeting of 29 February 2024. The Trustees are members of the Committee, elected by the membership at the Annual General Meetings (or occasionally co-opted). The management Committee who served during the year ending 31 March 2025 is set out on page 3.

The Charity is affiliated to the **Third Age Trust** (Charity No: 288007) which is the co-ordinating body for all u3a groups within the UK.

The management Committee has assessed the major risks to which the Charity is exposed and is satisfied that systems are in place to mitigate exposure to major risks.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE.

NDAu3a is devoted to its commitment as set out in Clause 2.1(i) of its Constitution dated 29 February 2024 i.e. "The advancement of education of the public and in particular the education of older people and those who are not in full time employment".

MEMBERSHIP.

Our membership continues to grow with 153 new members in the last year, giving us a total membership of 1291. Members enjoyed the opportunity to participate in our many and varied activity groups which are conducted in a relaxed and friendly atmosphere.

NEW MEMBERS MEETINGS.

Due to the low attendance at New Members' Meetings over the previous 2 years the Membership Team decided to change both the name and the format of the meetings to focus on members who had joined recently and could provide feedback on their experience of NDAu3a.

The first of the new Welcome Get Togethers was held on Monday 10 February 2025 in Bangor Golf

Club and invitations were sent out to members who had joined from 1st April 2023 to June 2024. We had a fairly good response and it turned out to be a very good exercise. The members engaged fully in the discussions giving the Membership Team and the Committee a number of proposals and comments to consider.

In future these meetings will be led by the Membership Team supported by members of the Committee. The Membership Team will lead small groups of the members in discussion, using prompts to maintain direction and focus.

FINANCES.

The finances of the NDAu3a are in the control of our Treasurer (Valerie Corr) and Groups Treasurer (Linda Morton), both of whom do an excellent job each year, in ensuring that all of our income and expenditure, and all related financial accounts and records are maintained in accordance with agreed procedures.

In the financial year to 31 March 2025, we had surplus income over expenditure of £3,096, which compares favourably with last year's deficit of £2,596. Total Reserves are now sitting at £42,150 and the balance in all our bank accounts at 31 March 2025 was £41,874 with £6,389 of this belonging to Groups.

COUNCIL PREMISES.

Over the past year we had 101 activity groups running with more new groups in the pipeline. Of those groups, 60 meet in Council premises at various intervals.

All Council premises are block booked in May each year by the Rooms Co-ordinator (Coralie Hanna) for the incoming year but 5 groups, who continue during the summer, have their bookings running from 1 July to 30 June the following year. Any changes to the block bookings or any new occasional bookings are made through the Rooms Co-ordinator in line with Council policy. Groups are encouraged to pay their rent on a regular monthly basis otherwise this causes difficulties for the Treasurer in reconciling the payments with the monthly invoices received from the Council.

ACTIVITY GROUPS.

Our group activities have once again grown in number and new groups, since our last AGM, include Creativity, Theatre visits, Chess, Spanish Beginners and Metal Detecting. Initial discussions have been held re Local History, Allotment Gardening and Mah Jong. Although two or three groups ceased during the year for a variety of different reasons, the most recent being the very successful Cook with Chef, we still offer over 100 activity groups to our members.

Available places in potential new and existing groups are snapped up almost immediately when advertised by email. New leaders and convenors are always needed and there is plenty of help and support available for new start-ups.

Our groups continue to find innovative ways to resolve potential problems. For example, the Walk and Talk group now plans walks with a long and a shorter route, ending at the same point, as abilities vary; the Craft and Patchwork groups have now merged into the Mixed Soft Crafts group because of dwindling numbers in each; and the QUESTA group now offers some outings on public transport because of the rising costs of hiring coaches.

Established groups continue to thrive, thanks to the dedication of our leaders and convenors some of whom have been doing this work for many years. It is indeed a tribute to their efforts that so many

members can enjoy such a variety of activities in NDAu3a. Suggestions for new activities are always welcome and the Groups Coordinator (Mary Cromey), together with the Rooms Coordinator (Coralie Hanna), will provide as much support and encouragement as you need to get new groups up and running.

In March the Committee agreed that a small amount of money should be set aside each year, for groups to use for special projects. Any Group Leader/Convenor can submit a bid for whatever is required, including any costings etc. Each case will be considered on its merits.

The Council also provides details of funding which may be available from time to time and our Business Secretary will work with groups if they consider they have a project which will meet the Council's strict criteria.

Our thanks to all the leaders and convenors, past and present, who continue to give their time and expertise to running all of our activities. Without you our u3a would be much less exciting and stimulating.

INTERGENERATIONAL GROUPS.

Members of the Intergenerational Shared Learning Group continue to provide significant support to primary school children, through the Time to Read (TTR) programme, a Shared Reading scheme, run by Business in the Community (BITC).

In 2024/2025, 40 of our group members, both male and female, worked across 17 schools in Bangor and Newtownards to support more than 120 individual pupils in their reading.

A number of our Time2Readers have been involved in the programme for about ten years. Over the course of the year their expertise and support, as reflected in their role as mentors, was very much valued by group members new to the scheme. In addition, we all learnt a great deal from the hints and tips provided in the training sessions run by one of our members, Helen Nelson, a specialist in working with children with specific learning needs, such as dyslexia.

Both adults and pupils clearly enjoyed their TTR experience and a great deal of mutual learning and development took place. Many of the staff in the schools report real growth in the pupils' confidence and self-esteem, as well as increases in their actual reading ages across the year, as a result of the engagement with adults that the TTR scheme provides.

In the autumn, AgeNI brought together five u3a members, some members of the Over 50s Council and some young people from Youth Voice, to take forward a different type of Intergenerational Project. After some preliminary discussions, all agreed to do some podcasts. The title of the podcasts was 'Gen to Gen – Now and Then' and the differences (and similarities) across the generations were considered. Topics covered included Fashion, Language, Toys, What we did for Fun, COVID and Music.

Recordings are currently being edited and will be available soon.

BEACON ADMINISTRATION.

Kate Lockhart, our Beacon Systems Administrator, continues to work tirelessly to support our new Leaders, Convenors, and Committee members, in the use of Beacon, our membership database, and ensures that everyone has the required access to enable them to carry out their respective duties.

Kate has recently embarked on a study into the feasibility of an online payment system and also the introduction of a system to enable new members to join via PayPal.

ADDITIONAL GROUP EVENTS.

In addition to their normal activity programme, a number of leaders organised “treats” for their group members.

Examples included:

- A walking holiday in Menorca in May organised by the **Scrambling** Group. The trip entailed 5 guided walks of 7 to 10 plus miles each. They also enjoyed an autumn walking holiday in Donegal exploring Glenveigh National Park and Tory Island.
- In June 2024, the **Film Unit** were asked to film 5 nights performances of the Bangor Drama Group presentation of “The Prof”.
- Also, in June the **Yoga 1 Group** accompanied by their tutor, Roberta Larkin, went on a yoga retreat in Enniskillen.
- In December 2024, the **Guitar Group** held a Christmas performance in front of Tesco, Bloomfields with donations going to the Friends of Tor Bank Special School.

These are only a few examples of additional group activities and apologies if your specific group’s extracurricular activity has not been included.

MONTHLY MEETINGS.

The Monthly Meetings Programme, arranged by our Co-ordinator (Mary Potter and her team), provided an opportunity for members to be informed, entertained and to socialise. Nine meetings were held in the period April 2024 to March 2025 with speakers covering such diverse topics as a solo voyage across the Atlantic, Christmas customs in Ireland, a Japanese Odyssey and financial advice. Entertainment was provided by our u3a Music Groups and tea, coffee and biscuits were served after each meeting by our excellent Refreshments Team which afforded members a chance to socialise.

Recorded attendance varied from 31 to 125 attendees with an average of 60. Each meeting was videoed for the YouTube Channel (with thanks to David Murray and Peter Croft) and we always had in excess of 200 views.

SOCIAL EVENTS.

A number of social events, (organised by Stephanie McKee and her team) and Group events were held during the year.

11 April 2024 – Spring Concert

NDAu3a held a Spring Concert in Bangor City Church, which gave around 100 members of our music and writing groups the opportunity to showcase their talent. We were thoroughly entertained by the Singing Group, Hilary Robinson playing the autoharp, the Ukulele Group, Terri Richardson (Creative Writing), the Guitar Group and the Choir – all brought together seamlessly by our MC, Walker Ewart.

19 July – Down Royal Races

70 of our members travelled to Down Royal Racecourse to enjoy a day at the races. Luckily the weather was very good, giving those who choose to dress up for the occasion the opportunity to show off their finery.

6 August – Picnic in Walled Garden

The very heavy rain could not dampen the spirits of those who attended a Picnic in the Walled Garden. The highlight of the afternoon was when the guitar group sang and played “Summer Holiday” during a particularly heavy cloud burst.

18 October – 60’s night

A 60’s dance night was held in Pickie Bowling Club, giving members and their guests the excuse to roll back the years and gyrate in colourful outfits to popular hits from the period.

6 November – Kildare Village Outlet Shopping

A coach full of u3a members departed for a day’s shopping in Kildare Village. Following a stop for lunch at Newbridge Silverware Centre, members “shopped ‘til they dropped” in all the designer outlet shops before returning home – happy but penniless in the evening.

14 November 2024 & 20 March 2025 – Quiz

Bangor Golf Club was again the venue for two of our popular quizzes. The tricky questions were compiled by Peter Croft and John Hanna respectively and, as always there was plenty of good-natured competitive spirit in evidence.

6 December 2024 – Christmas Cheer

In Bangor Abbey Hall, over 120 members braved the wind and rain to attend the Christmas Cheer event. With mulled wine (of the non-alcoholic variety) to warm everyone up on arrival, members were entertained by the Guitar Group and the Choir while enjoying the festive food and atmosphere.

24 January 2025 – Burns Night

Despite the best efforts of Storm Eowyn to disrupt proceedings, Burn’s Night was held in Bangor Golf Club. Once the haggis was piped in and addressed, members were able to enjoy a lovely meal followed by a traditional evening of Scottish music, dance and song.

The following events were organised through the Northern Ireland Regional Executive Committee (NIREC) during the year:

9 May 2024 – Regional Quiz at Ballymena where the NDAu3a fielded a team.

4 October 2024 – Bridge Congress in Belfast

15 November 2024 – Good Practice Workshop in Belfast with active participation by NDAu3a.

COMMUNICATIONS WITH OUR MEMBERS.

News from the Chair.

We continue to keep in touch with our members with information about new activities, social events in the u3a and elsewhere in the community, online lectures and anything else that the Committee considers is of interest to members, via News from the Chair, issued monthly.

E-Zine.

The e-Zine team of Adam Harbinson, Anne McKenna and Peter Croft produces our colour e-Zine 4 times a year, focusing on news from the Groups.

Both are printed and posted out to those without email.

POLICIES.

Some of our existing policies were revised and updated during the year and some new policies were introduced.

We were delighted to welcome Richard McEvoy as our Data Protection Officer following Lawrence Moscrop's resignation. Richard quickly updated and amended the –

Data Protection Policy to separate it into 2 separate documents, one detailing the pure data policy with the other one detailing the procedural elements and then he revised our existing -

Privacy Policy - in line with the General Data Protection Regulations.

Other policies developed during the year included:

Finance Policy – Some minor amendments were made to the existing policy with the major change relating to the use of personal bank accounts.

Social Events Cancellation Policy – A new policy of non-refundable ticketing in respect of social events.

Health and Safety Policy – A new policy aimed at providing and maintaining safe and healthy conditions and environments for all members.

Guidance was also produced for Groups and Social Events Finance.

EXTERNAL RELATIONS.

POSITIVE AGEING ROADSHOW.

As part of the events for Positive Ageing Month in October 2024, Ards and North Down Council organised a Roadshow in the Blair Mayne Leisure Complex in Newtownards on 17 October 2024. The main purpose of the Roadshow was to promote a range of events and activities to help people age well and raise awareness of the support services available locally. 130 people attended the Roadshow and there were 40 exhibitors including one from NDAu3a which was represented by Lorna Brown (Business Secretary) and Mary Potter (Monthly Meeting Co-ordinator).

LOCAL COMMUNICATIONS.

Some members of the Committee had a very productive meeting in February 2025 with Peter Martin MLA and Councillor Carl McClean, following which it was agreed that a presentation about what the NDAu3a does for the local community, would be made to a meeting of the Community and Wellbeing Committee of the Borough Council.

MOVING FORWARD.

We have developed an Action Plan for the year, highlighting areas which need to be addressed, identifying potential additional Committee posts- Communications, External Relations and IT advisor – and generally planning for the year ahead.

FINALLY.

My second year in office has been another interesting and busy experience and I would like to acknowledge the efforts and the continued support of our Vice-Chair Mary Cromey, together with the rest of the Committee, all of whom have contributed to making the North Down & Ards u3a such a vibrant organisation.

Mary will be stepping down as the Vice-Chair to devote more of her time to the enormous number of activity groups we already have as well as the creation and organisation of new ones.

Our Rooms Coordinator Coralie Hanna will be resigning from the Committee but she has agreed to continue with her work associated with the booking/cancelling of Council premises for our many activity groups, as a non-committee member for a few more years. I would like to acknowledge Coralie's commitment to the organisation so far (assisted by Janet Holland) and to offer my thanks for the valued contribution she has made during their 2-year tenure.

It just remains for me to say that the Trustees can again view this year as one of success and progress, despite a few problems along the way which we managed to overcome successfully.

Approved by the Trustees of the Charity on 29 May 2025 and signed on its behalf by:

Valerie Dickson

Valerie Dickson
Trustee
Chair

North Down & Ards U3A

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and applicable law and regulations.

The law applicable to charities in Northern Ireland 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 of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (Statement of Recommended Practice) (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 paper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008, the applicable Charities (Accounts and Reports) Regulations 2008, and the provisions of the Constitution. The Trustees 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.

Approved by the Trustees of the charity on 29 May 2025 and signed on its behalf by:



Valerie Dickson
Trustee
Chair

**North Down & Ards U3A
Independent Examiner's Report
For the year ended 31st March 2025**

Independent Examiner's Report to the Trustees of North Down & Ards U3A

I report on the accounts of the Charity for the year ended 31st March 2025, which are set out on pages 14-20.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland. It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 63 of the Charities Act (NI) 2008
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act (NI) 2008
- which are consistent with the methods and principles of the SORP: Accounting and Reporting by Charities.

have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:



Elise Richardson

Qualification:

Chartered Accountant (FCA) - Membership No. 09c0743

Address:

25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE

Date:

2nd May 2025

North Down & Ards U3A
Statement of Financial Activities
For the year ended 31st March 2025

	Notes to The Accounts	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
<u>Income and Endowments from</u>			
Donations and legacies	2	3,681	3,380
Investments	3	0	87
Other	4	52,981	41,406
Total Income		<u>56,662</u>	<u>44,873</u>
<u>Expenditure on</u>			
Charitable activities	5	52,966	46,870
Governance costs	6	600	600
		<u>53,566</u>	<u>47,470</u>
Net Surplus/Deficit in funds		<u>3,096</u>	<u>(2,597)</u>
Reconciliation of funds			
Total funds brought forward		39,054	41,651
Total funds carried forward	11	<u>42,150</u>	<u>39,054</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 & 2024 are shown in note 11.

The notes on pages 16 - 20 form an integral part of these financial statements.

North Down & Ards U3A
Statement of Financial Position
As at 31st March 2025

	Notes to The Accounts	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Fixed Assets			
Tangible Assets	8	2,797	5,235
Current Assets			
Cash at bank and in hand	9	41,874	35,069
		41,874	35,069
Creditors: Amounts falling due within one year	10	2,521	1,250
		2,521	1,250
Net Current Assets		39,353	33,819
Long term liabilities		0	0
Net Assets		42,150	39,054
Funds of the charity			
Unrestricted funds	11	42,150	39,054
		42,150	39,054

The financial statements on pages 14 to 20 were approved by the trustees, and authorised for issue on 29 May 2025 and signed on their behalf by:

Signed by: Valerie Dickson
Chairperson / Trustee

Print Name: Valerie Dickson

Date: 29 May 2025

The notes on pages 16 to 20 form an integral part of these financial statements.

North Down & Ards U3A

Notes to the Accounts

For the year ended 31st March 2025

1. Accounting Policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2022.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

Basis of preparation

North Down & Ards U3A meets the definition of a public entity under FRS 102. The accounts (financial statements) have been prepared on an accruals and prepayments basis, under the historical costs convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Investment income

Bank interest is recognised upon receipt.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis that is consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other supporting costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including external examination, strategic management and trustees meetings and reimbursed expenses.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2025

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Nature and purpose of Funds

Unrestricted funds are available for general purposes in accordance with the the charity's purposes.

There are no restricted funds or endowments.

Trustee remuneration, benefits and expenses

No trustees are paid any remuneration or receive any other benefits from the charity. Expenses are only paid to refund expenditure in relation to charity business.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2025

2. Income from Donations and legacies

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Gift aid reclaimed	2,517	2,539
Grants, including capital grants	0	821
Donations from individuals	1,164	20
	<u>3,681</u>	<u>3,380</u>

3. Investment Income

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Interest receivable on bank deposits	0	87
	<u>0</u>	<u>87</u>

4. Other Income

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Social income	9,143	2,058
Hall rental income	19,423	17,588
Membership subscriptions	19,405	15,430
Group income	5,010	6,270
Miscellaneous	0	60
	<u>52,981</u>	<u>41,406</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2025

5. Expenditure on charitable activities

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Third Age Trust costs	9,536	10,103
Marketing and publicity costs	818	1,625
Group and event costs	4,202	4,837
Hall rental costs	23,051	22,158
Administrative costs	2,264	1,935
Social expenditure	10,076	3,353
Profit/Loss on sale of equipment	-300	631
Depreciation, amortisation and other similar costs	2,808	1,551
Miscellaneous	511	677
	<u>52,966</u>	<u>46,870</u>

6. Governance costs

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Independent Examiner fees	600	600
	<u>600</u>	<u>600</u>

7. Taxation

The charity is a registered charity and is therefore exempt from taxation.

8. Tangible fixed assets

	Fixtures, fittings & Equipment £
Cost	
At 1 April 2024	13,665
Additions	370
Disposals	0
At 31 March 2025	<u>14,035</u>
Depreciation	
At 1 April 2024	8,430
Charge for year	2,808
Disposals	0
At 31 March 2025	<u>11,238</u>
Net Book Value	
At 1 April 2024	<u>5,235</u>
At 31 March 2025	<u>2,797</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2025

9. Bank and cash in hand

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Bank and cash in hand	41,874	35,069
	<u>41,874</u>	<u>35,069</u>

10. Creditors: amounts falling due within one year

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Creditors	0	650
Accruals	2,521	600
	<u>2,521</u>	<u>1,250</u>

11. Funds

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
General		
Opening Balance	39,054	41,651
Incoming resources	56,662	44,873
Resources expended	(53,566)	(47,470)
Closing Balance	<u>42,150</u>	<u>39,054</u>

North Down & Ards U3A

Northern Ireland - Charity number 100089

Accounts

**North Down & Ards U3A
Annual Report and Financial Statements
For the year ended 31st March 2024**

Charities No. 100089

North Down & Ards U3A

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North Down & Ards U3A

Reference and Administrative Details

Chairperson

Valerie Dickson

Trustees

Mary Cromeey
Pat Browne
Marian Baxter
Coralie Hanna
Linda Morton
Jacqui McNarry
Michael Richardson
Kate Lockhart

Charity Registration Number

100089

Principal Office

Resource Centre
North Down Community Network
5 Castle Park
Bangor
BT20 4TF

Independent Examiner

RRAS NI Limited
25 Ardvanagh Avenue
Conlig
Newtownards
BT23 7XE

North Down & Ards U3A

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31st March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees	Carson Wilson (died 16 October 2023) David Murray (resigned 26 July 2023) Pat Browne Valerie Dickson Marian Baxter Kate Lockhart Adam Harbinson (resigned 1 April 2023) Wendy Swanston (appointed 8 September 2023, resigned 8 December 2023) Michael Richardson (appointed 22 June 2023) Jacqui McNarry (appointed 22 June 2023) Mary Cromey (appointed 22 June 2023) Coralie Hanna (appointed 22 June 2023) Linda Morton (appointed 22 June 2023)
Chairperson	Valerie Dickson

North Down & Arda u3a

Trustees' Report

CARSON WILSON.

It was with great sadness that we learned about our highly respected and much-loved former Chair's passing on 16 October last year. Carson was full of energy and enthusiasm for our u3a and many members will have missed getting his regular issue of jokes and also those who joined him in the Cryptic Crosswords online.

CONSTITUTION.

Due to the impact of Covid on the management of the u3a organisation, the Annual General Meeting (AGM) had been held during the month of June over the last few years. However, with the removal of Covid restrictions, it was decided that the next AGM i.e.2024, should revert to April, which is in line with the requirements of our Constitution.

Some time ago, a number of changes were proposed to the Constitution dated 30 April 2015, in particular, to provide the Committee with more flexibility in meeting the quorum requirement of 10% of the membership, which was difficult to meet, due to fewer members attending the AGM.

Subsequently, a detailed comparison of the proposed changes to the Constitution of 2015 was undertaken and initially it was agreed that the word "Executive" should be dropped from the reference to the Committee. Some minor changes to the phraseology throughout the Constitution were made, with the major amendment made to set a lower quorum for the AGM of 10% of the membership or 50 people – a much more achievable requirement.

Two Special General Meetings were held on 25 January and 29 February 2024 and the Constitution dated 29 February 2024 was subsequently formally adopted.

STRUCTURE, GOVERNANCE AND MANAGEMENT.

The governing document of this Charity is its Constitution as adopted at the Special General Meeting of 29 February 2024. The Trustees are members of the Committee, elected by the membership at the Annual General Meetings (or occasionally co-opted). The management Committee who served during the year and up to the date of this report, are set out on page 1.

The Charity is affiliated to the **Third Age Trust** (Charity No: 288007) and is the co-ordinating body for all u3a groups within the UK.

The management Committee has assessed the major risks to which the Charity is exposed, and is satisfied that systems are in place to mitigate exposure to major risks.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE.

North Down & Ards u3a is devoted to its commitment as set out in Clause 2.1(i) of its Constitution dated 29 February 2024 i.e. "The advancement of education of the public and in particular the education of older people and those who are not in full time employment".

FINANCES.

The finances of the ND&Au3a are in the control of our Treasurer and Groups Treasurer both of whom do an excellent job each year, in ensuring that all of our income and expenditure, and all related financial accounts and records are maintained in accordance with agreed procedures.

In September 2023, which is halfway into the financial year, the Treasurer reported that our surplus at the end of the financial year stands at £29,069, which includes £5,846 transferred from the reserves account into the current account on 26 March 2024.

MEMBERSHIP.

Our membership continues to grow and this past year we attracted 126 new members. It is good to see so many new members keen to join the NDAu3a which has so many things to offer by putting people together in a relaxed and friendly atmosphere, to talk, share their experiences and explore new horizons.

Throughout the year, much appreciated work and progress was made by our Membership Matters team, with a review being carried out of some of the procedures and this resulted in some changes being made to the membership application process, pro-forma letters, and application form. In addition, a new Membership Policy was introduced and this can be seen on our website.

ACTIVITY GROUPS.

Over the last 12 months our active interest groups continued to increase gradually, and we still have over 100 different groups with 9 new groups having being created and being run since our last AGM. In some cases, these are being run by relatively new members. Groups started include: Boiled Eggs- Pop-up Comedy, Chair Yoga, German Conversations, Gig Buddies, Gym Buddies, Psychology 1, Psychology 2, Smart People and Spanish Beginners. In the case of Psychology and Spanish Beginners, more leaders are required to facilitate the demand.

Available places in existing groups were snapped up almost immediately when advertised by email. Sadly, some groups only lasted a short while and some of our leaders relocated to be close to family. Boiled Eggs and Gardening 4 have now ceased. Our thanks to all the leaders and convenors, past and present, who continue to give their time and expertise devoted to running all of our activities.

A great deal of work was carried out by several of our Group Leaders and Convenors, on drafting a very comprehensive, and much needed, update of our Leader's and Convenor's Handbook, which was ultimately agreed by the Committee and can now be viewed on our website. Our grateful thanks must go to all of those who participated in the production of this new guide.

A simple Beacon Users Guide, Quick Start-up Guide for New Convenors, and Paying Rent for Room Hire Guide, were also produced and are available on the website in the "Running a Group" section.

BEACON ADMINISTRATION.

Kate Lockhart our Beacon Systems Administrator has worked tirelessly training our new leaders and convenors, and Committee members, in using Beacon, our membership database. This year some new features were introduced. If any members need help with Beacon, which most users find makes life a lot easier for keeping track of members and money, they can contact Kate. (Details on the website and in the Directory)

EZINE.

We continue to keep in touch with our members through the issue of our Ezine and the regular issue of monthly news update. Following a discussion between the Ezine team and the Committee, to consider the focus and direction of the Ezine, it was agreed that due to the effort and skills needed to produce it, and given the other commitments of the Ezine team, in future it would now issue only 4 times a year i.e. February, April, August and November.

ACCOMMODATION.

During 2023 a great deal of research and evaluation had been carried out by our Accommodation team regarding a plan to move into permanent accommodation. However, due to the loss of EU funding and the increasing number of bids to the National Lottery, our bid for Lottery Funding had been unsuccessful.

It was later agreed by the Committee, that the premises currently used by us at the North Down Community Resource Centre, was adequate for our current needs and that members should be reminded that they should make much more use of it, if at all feasible.

Apart from the availability of a room at the Resource Centre, the accommodation situation, overall, remained extremely tight and this, added to the fact that rooms used for some time by the Committee and other groups at the Foodbank would no longer be available to us, it was found necessary to find new venues.

Our thanks must go to our Rooms Co-ordinator, who had been successful in relocating both the Committee and several other groups displaced due to the unavailability of the Foodbank.

NEW MEMBERS MEETINGS.

Following a disappointing attendance at the October New Members Meeting, the Membership team proposed a new format to the Committee. As now stated on the application form, new members would be invited to a New Members Meeting within a few months of joining, where we will answer any questions, they may have about the organisation and its activities as well as considering some of their suggestions for taking the ND&Au3a forward.

MONTHLY MEETINGS.

Some minor changes to the organisation of the monthly meetings were implemented recently and these changes appear to be working reasonably well so far. Our March meeting attracted over 100 members and a programme of speakers for the year ahead has been put together. Our Refreshments

Team and Group members continue to provide a warm welcome with tea and coffee each month. Any ideas for potential new speakers are always welcome.

POLICIES AND GUIDANCE.

Two new policy papers were approved by the Committee during the year viz: Data Protection Policy and Membership Policy.

As Covid is still around, Peter Gay took the lead in putting together some Covid guidance.

Following a number of queries from members, guidance on running group events and social events has been compiled and approved by the Committee.

Guidance has also been developed for Social and Group events.

All of these documents can be found on the website.

Work will begin soon on a review of all of our remaining policies and consideration will be given to the need to introduce some new ones, if appropriate.

EVENTS.

A number of Social and Group events were held during the year.

- A 60's night, complete with DJ, music and outfits from that decade was organised by the Tennis Group in the Imperial Bar, Bangor on 19 April 2023.
- Two of our ever-popular quizzes were held in Bangor Golf Club during the year on 23 November 2023 and 14 March 2024.
- On 1st May, 120 of our members travelled to Downpatrick to ride on a steam train to Inch Abbey. Refreshments were served from the buffet car and the group were entertained for nearly an hour by 16 of the Bangor Ukes.
- Janet Holland hosted the first Vintage Film Festival from 15-17 August 2023 in Studio 1A, Hamilton Road, Bangor. The films shown across the 3 nights were The Thomas Crown Affair, Alice's Adventures in Wonderland (the ballet) and The Maltese Falcon.
- Over 80 members attended a talk followed by refreshments in the Crawfordsburn Inn on 22 November to mark the 60th Anniversary of the death of C S Lewis.
- A Christmas Cheer event for over 100 members was held in Bangor Library on 15 December 2023. Mulled wine, mince pies and other tempting morsels were served and entertainment was provided by the wonderful guitar group.
- A QUESTA trip to Parliament Buildings, Stormont followed by lunch was held on 30 January 2024.
- A piano recital attended by approx. 90 members was held in Bangor Carnegie Library on 30 March 2024. The event proved to be very popular with the guest pianist receiving a standing ovation from the audience

Regional events included:

- the Regional Summer School in Greenmount Agricultural College, Antrim on 14 and 15 June 2023 attended by 8 members from ND&Au3a. The wide-ranging programme included some very interesting talks and activities, the most successful of which were canoeing and wine tasting. There was also a conference dinner and some wonderful jazz entertainment; and
- ND&Au3a had the privilege of hosting the SONGFEST 2023 in the Elim Conference Centre on 11 May 2023. Eight choirs from U3As across the Province, including Monaghan took part in this very popular event.

Intergenerational Group.

Approximately 50 members of the Intergenerational Group continue to work with children from local primary schools on the Time to Read Initiative. Members give an hour a week to read with pupils from Primary 2 upwards. The outcomes of these programmes have been evaluated by local universities and show major gains for pupils including increased self-confidence and self-esteem as well as improvements in their reading age.

FINALLY.

My first year in office has been an interesting experience and I would like to acknowledge the efforts and the staunch support of our Vice-Chair Mary Cromey, together with the rest of the Committee, all of whom have contributed to making the North Down & Ards u3a such a vibrant organisation. Some of our Committee members will be leaving us and I would like to acknowledge their commitment to the organisation and offer my thanks for the valued contribution they have made during their tenure.

It just remains for me to say that the Trustees can again view this year as one of success and progress, despite some difficulties along the way.

Approved by the Trustees of the Charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson
Trustee
Chair

North Down & Ards u3a

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and applicable law and regulations.

The law applicable to charities in Northern Ireland 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 of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice) (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2022, the applicable Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and the provisions of the Constitution. The Trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees of the charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson

Trustee

Chair

North Down & Ards U3A
Independent Examiner's Report
For the year ended 31st March 2024

Independent Examiner's Report to the Trustees of North Down & Ards U3A

I report on the accounts of the Charity for the year ended 31st March 2024, which are set out on pages 12 to 18.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland. It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 63 of the Charities Act (NI) 2008
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act (NI) 2008
 - which are consistent with the methods and principles of the SORP: Accounting and Reporting by Charities.

have not been met or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:		Elise Richardson
Qualification:	Chartered Accountant (FCA) - Membership No. 09c0743	
Address:	25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE	
Date:	22nd April 2024	

North Down & Ards U3A
Statement of Financial Activities
For the year ended 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
<u>Income and Endowments from</u>			
Donations and legacies	2	3,380	4,145
Investments	3	87	17
Other	4	41,406	41,546
Total Income		<u>44,873</u>	<u>45,708</u>
<u>Expenditure on</u>			
Charitable activities	5	46,870	44,743
Governance costs	6	600	1,296
		<u>47,470</u>	<u>46,039</u>
Net Deficit in funds		<u>(2,597)</u>	<u>(331)</u>
Reconciliation of funds			
Total funds brought forward		41,651	41,982
Total funds carried forward	11	<u>39,054</u>	<u>41,651</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 & 2023 are shown in note 11.

The notes on pages 14 to 18 form an integral part of these financial statements.

North Down & Ards U3A
Statement of Financial Position
As at 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Fixed Assets			
Tangible Assets	8	5,235	6,993
Current Assets			
Cash at bank and in hand	9	35,069	35,954
		<u>35,069</u>	<u>35,954</u>
Creditors: Amounts falling due within one year	10	1,250	1,296
		<u>1,250</u>	<u>1,296</u>
Net Current Assets		33,819	34,658
Long term liabilities		<u>0</u>	<u>0</u>
Net Assets		<u>39,054</u>	<u>41,651</u>
Funds of the charity			
Unrestricted funds	11	39,054	41,651
		<u>39,054</u>	<u>41,651</u>

The financial statements on pages 12 to 18 were approved by the trustees, and authorised for issue on 25 April 2024 and signed on their behalf by:

Signed by: Valerie Dickson
Chairperson / Trustee

Print Name: Valerie Dickson

Date: 25 April 2024

North Down & Ards U3A
Notes to the Accounts
For the year ended 31st March 2024

1. Accounting Policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2022.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

Basis of preparation

North Down & Ards U3A meets the definition of a public entity under FRS 102. The accounts (financial statements) have prepared under the historical costs convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Investment income

Bank interest is recognised upon receipt.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis that is consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other supporting costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including external examination, strategic management and trustees meetings and reimbursed expenses.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Nature and purpose of Funds

Unrestricted funds are available for general purposes in accordance with the the charity's purposes.

There are no restricted funds or endowments.

Trustee remuneration, benefits and expenses

No trustees are paid any remuneration or receive any other benefits from the charity. Expenses are only paid to refund expenditure in relation to charity business.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

2. Income from Donations and legacies

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Gift aid reclaimed	2,539	2,545
Grants, including capital grants	821	1,600
Donations from individuals	20	0
	<u>3,380</u>	<u>4,145</u>

3. Investment Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Interest receivable on bank deposits	87	17
	<u>87</u>	<u>17</u>

4. Other Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Social income	2,058	3,195
Hall rental income	17,588	14,995
Membership subscriptions	15,430	22,507
Group income	6,270	849
Miscellaneous	60	0
	<u>41,406</u>	<u>41,546</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

5. Expenditure on charitable activities

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Third Age Trust costs	10,103	9,771
Marketing and publicity costs	1,625	2,421
Group and event costs	4,837	5107
Hall rental costs	22,158	19,143
Administrative costs	1,935	916
Social expenditure	3,353	4,334
Loss on sale of equipment	631	0
Depreciation, amortisation and other similar costs	1,551	3,051
Miscellaneous	677	0
	<u>46,870</u>	<u>44,743</u>

6. Governance costs

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Independent Examiner fees	600	1,296
	<u>600</u>	<u>1,296</u>

7. Taxation

The charity is a registered charity and is therefore exempt from taxation.

8. Tangible fixed assets

	Fixtures, fittings & Equipment £
Cost	
At 1 April 2023	15,257
Additions	1,869
Disposals	3,461
At 31 March 2024	<u>13,665</u>
Depreciation	
At 1 April 2023	8,264
Charge for year	1,551
Disposals	1,385
At 31 March 2024	<u>8,430</u>
Net Book Value	
At 1 April 2023	<u>6,993</u>
At 31 March 2024	<u>5,235</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

9. Bank and cash in hand

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Bank and cash in hand	35,069	35,954
	<u>35,069</u>	<u>35,954</u>

10. Creditors: amounts falling due within one year

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Creditors	650	0
Accruals	600	1,296
	<u>1,250</u>	<u>1,296</u>

11. Funds

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
General		
Opening Balance	41,651	41,982
Incoming resources	44,873	45,708
Resources expended	(47,470)	(46,039)
Closing Balance	<u>39,054</u>	<u>41,651</u>

North Down & Ards U3A

Northern Ireland - Charity number 100089

Annual report

**North Down & Ards U3A
Annual Report and Financial Statements
For the year ended 31st March 2024**

Charities No. 100089

North Down & Ards U3A

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North Down & Ards U3A

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Coralie Hanna
Linda Morton
Jacqui McNarry
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Charity Registration Number

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North Down & Ards U3A

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The trustees present the annual report together with the financial statements of the charity for the year ended 31st March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees	Carson Wilson (died 16 October 2023) David Murray (resigned 26 July 2023) Pat Browne Valerie Dickson Marian Baxter Kate Lockhart Adam Harbinson (resigned 1 April 2023) Wendy Swanston (appointed 8 September 2023, resigned 8 December 2023) Michael Richardson (appointed 22 June 2023) Jacqui McNarry (appointed 22 June 2023) Mary Cromey (appointed 22 June 2023) Coralie Hanna (appointed 22 June 2023) Linda Morton (appointed 22 June 2023)
Chairperson	Valerie Dickson

North Down & Arda u3a

Trustees' Report

CARSON WILSON.

It was with great sadness that we learned about our highly respected and much-loved former Chair's passing on 16 October last year. Carson was full of energy and enthusiasm for our u3a and many members will have missed getting his regular issue of jokes and also those who joined him in the Cryptic Crosswords online.

CONSTITUTION.

Due to the impact of Covid on the management of the u3a organisation, the Annual General Meeting (AGM) had been held during the month of June over the last few years. However, with the removal of Covid restrictions, it was decided that the next AGM i.e.2024, should revert to April, which is in line with the requirements of our Constitution.

Some time ago, a number of changes were proposed to the Constitution dated 30 April 2015, in particular, to provide the Committee with more flexibility in meeting the quorum requirement of 10% of the membership, which was difficult to meet, due to fewer members attending the AGM.

Subsequently, a detailed comparison of the proposed changes to the Constitution of 2015 was undertaken and initially it was agreed that the word "Executive" should be dropped from the reference to the Committee. Some minor changes to the phraseology throughout the Constitution were made, with the major amendment made to set a lower quorum for the AGM of 10% of the membership or 50 people – a much more achievable requirement.

Two Special General Meetings were held on 25 January and 29 February 2024 and the Constitution dated 29 February 2024 was subsequently formally adopted.

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Our thanks must go to our Rooms Co-ordinator, who had been successful in relocating both the Committee and several other groups displaced due to the unavailability of the Foodbank.

NEW MEMBERS MEETINGS.

Following a disappointing attendance at the October New Members Meeting, the Membership team proposed a new format to the Committee. As now stated on the application form, new members would be invited to a New Members Meeting within a few months of joining, where we will answer any questions, they may have about the organisation and its activities as well as considering some of their suggestions for taking the ND&Au3a forward.

MONTHLY MEETINGS.

Some minor changes to the organisation of the monthly meetings were implemented recently and these changes appear to be working reasonably well so far. Our March meeting attracted over 100 members and a programme of speakers for the year ahead has been put together. Our Refreshments

Team and Group members continue to provide a warm welcome with tea and coffee each month. Any ideas for potential new speakers are always welcome.

POLICIES AND GUIDANCE.

Two new policy papers were approved by the Committee during the year viz: Data Protection Policy and Membership Policy.

As Covid is still around, Peter Gay took the lead in putting together some Covid guidance.

Following a number of queries from members, guidance on running group events and social events has been compiled and approved by the Committee.

Guidance has also been developed for Social and Group events.

All of these documents can be found on the website.

Work will begin soon on a review of all of our remaining policies and consideration will be given to the need to introduce some new ones, if appropriate.

EVENTS.

A number of Social and Group events were held during the year.

- A 60's night, complete with DJ, music and outfits from that decade was organised by the Tennis Group in the Imperial Bar, Bangor on 19 April 2023.
- Two of our ever-popular quizzes were held in Bangor Golf Club during the year on 23 November 2023 and 14 March 2024.
- On 1st May, 120 of our members travelled to Downpatrick to ride on a steam train to Inch Abbey. Refreshments were served from the buffet car and the group were entertained for nearly an hour by 16 of the Bangor Ukes.
- Janet Holland hosted the first Vintage Film Festival from 15-17 August 2023 in Studio 1A, Hamilton Road, Bangor. The films shown across the 3 nights were The Thomas Crown Affair, Alice's Adventures in Wonderland (the ballet) and The Maltese Falcon.
- Over 80 members attended a talk followed by refreshments in the Crawfordsburn Inn on 22 November to mark the 60th Anniversary of the death of C S Lewis.
- A Christmas Cheer event for over 100 members was held in Bangor Library on 15 December 2023. Mulled wine, mince pies and other tempting morsels were served and entertainment was provided by the wonderful guitar group.
- A QUESTA trip to Parliament Buildings, Stormont followed by lunch was held on 30 January 2024.
- A piano recital attended by approx. 90 members was held in Bangor Carnegie Library on 30 March 2024. The event proved to be very popular with the guest pianist receiving a standing ovation from the audience

Regional events included:

- the Regional Summer School in Greenmount Agricultural College, Antrim on 14 and 15 June 2023 attended by 8 members from ND&Au3a. The wide-ranging programme included some very interesting talks and activities, the most successful of which were canoeing and wine tasting. There was also a conference dinner and some wonderful jazz entertainment; and
- ND&Au3a had the privilege of hosting the SONGFEST 2023 in the Elim Conference Centre on 11 May 2023. Eight choirs from U3As across the Province, including Monaghan took part in this very popular event.

Intergenerational Group.

Approximately 50 members of the Intergenerational Group continue to work with children from local primary schools on the Time to Read Initiative. Members give an hour a week to read with pupils from Primary 2 upwards. The outcomes of these programmes have been evaluated by local universities and show major gains for pupils including increased self-confidence and self-esteem as well as improvements in their reading age.

FINALLY.

My first year in office has been an interesting experience and I would like to acknowledge the efforts and the staunch support of our Vice-Chair Mary Cromey, together with the rest of the Committee, all of whom have contributed to making the North Down & Ards u3a such a vibrant organisation. Some of our Committee members will be leaving us and I would like to acknowledge their commitment to the organisation and offer my thanks for the valued contribution they have made during their tenure.

It just remains for me to say that the Trustees can again view this year as one of success and progress, despite some difficulties along the way.

Approved by the Trustees of the Charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson
Trustee
Chair

North Down & Ards u3a

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and applicable law and regulations.

The law applicable to charities in Northern Ireland 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 of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice) (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2022, the applicable Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and the provisions of the Constitution. The Trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees of the charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson

Trustee

Chair

North Down & Ards U3A
Independent Examiner's Report
For the year ended 31st March 2024

Independent Examiner's Report to the Trustees of North Down & Ards U3A

I report on the accounts of the Charity for the year ended 31st March 2024, which are set out on pages 12 to 18.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland. It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 63 of the Charities Act (NI) 2008
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act (NI) 2008
 - which are consistent with the methods and principles of the SORP: Accounting and Reporting by Charities.

have not been met or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:		Elise Richardson
Qualification:	Chartered Accountant (FCA) - Membership No. 09c0743	
Address:	25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE	
Date:	22nd April 2024	

North Down & Ards U3A
Statement of Financial Activities
For the year ended 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
<u>Income and Endowments from</u>			
Donations and legacies	2	3,380	4,145
Investments	3	87	17
Other	4	41,406	41,546
Total Income		<u>44,873</u>	<u>45,708</u>
<u>Expenditure on</u>			
Charitable activities	5	46,870	44,743
Governance costs	6	600	1,296
		<u>47,470</u>	<u>46,039</u>
Net Deficit in funds		<u>(2,597)</u>	<u>(331)</u>
Reconciliation of funds			
Total funds brought forward		41,651	41,982
Total funds carried forward	11	<u>39,054</u>	<u>41,651</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 & 2023 are shown in note 11.

The notes on pages 14 to 18 form an integral part of these financial statements.

North Down & Ards U3A
Statement of Financial Position
As at 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Fixed Assets			
Tangible Assets	8	5,235	6,993
Current Assets			
Cash at bank and in hand	9	35,069	35,954
		<u>35,069</u>	<u>35,954</u>
Creditors: Amounts falling due within one year	10	1,250	1,296
		<u>1,250</u>	<u>1,296</u>
Net Current Assets		33,819	34,658
Long term liabilities		<u>0</u>	<u>0</u>
Net Assets		<u>39,054</u>	<u>41,651</u>
Funds of the charity			
Unrestricted funds	11	39,054	41,651
		<u>39,054</u>	<u>41,651</u>

The financial statements on pages 12 to 18 were approved by the trustees, and authorised for issue on 25 April 2024 and signed on their behalf by:

Signed by: Valerie Dickson
Chairperson / Trustee

Print Name: Valerie Dickson

Date: 25 April 2024

North Down & Ards U3A

Notes to the Accounts

For the year ended 31st March 2024

1. Accounting Policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2022.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

Basis of preparation

North Down & Ards U3A meets the definition of a public entity under FRS 102. The accounts (financial statements) have prepared under the historical costs convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Investment income

Bank interest is recognised upon receipt.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis that is consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other supporting costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including external examination, strategic management and trustees meetings and reimbursed expenses.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Nature and purpose of Funds

Unrestricted funds are available for general purposes in accordance with the the charity's purposes.

There are no restricted funds or endowments.

Trustee remuneration, benefits and expenses

No trustees are paid any remuneration or receive any other benefits from the charity. Expenses are only paid to refund expenditure in relation to charity business.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

2. Income from Donations and legacies

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Gift aid reclaimed	2,539	2,545
Grants, including capital grants	821	1,600
Donations from individuals	20	0
	<u>3,380</u>	<u>4,145</u>

3. Investment Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Interest receivable on bank deposits	87	17
	<u>87</u>	<u>17</u>

4. Other Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Social income	2,058	3,195
Hall rental income	17,588	14,995
Membership subscriptions	15,430	22,507
Group income	6,270	849
Miscellaneous	60	0
	<u>41,406</u>	<u>41,546</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

5. Expenditure on charitable activities

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Third Age Trust costs	10,103	9,771
Marketing and publicity costs	1,625	2,421
Group and event costs	4,837	5107
Hall rental costs	22,158	19,143
Administrative costs	1,935	916
Social expenditure	3,353	4,334
Loss on sale of equipment	631	0
Depreciation, amortisation and other similar costs	1,551	3,051
Miscellaneous	677	0
	<u>46,870</u>	<u>44,743</u>

6. Governance costs

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Independent Examiner fees	600	1,296
	<u>600</u>	<u>1,296</u>

7. Taxation

The charity is a registered charity and is therefore exempt from taxation.

8. Tangible fixed assets

	Fixtures, fittings & Equipment £
Cost	
At 1 April 2023	15,257
Additions	1,869
Disposals	<u>3,461</u>
At 31 March 2024	<u>13,665</u>
Depreciation	
At 1 April 2023	8,264
Charge for year	1,551
Disposals	<u>1,385</u>
At 31 March 2024	<u>8,430</u>
Net Book Value	
At 1 April 2023	<u>6,993</u>
At 31 March 2024	<u>5,235</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

9. Bank and cash in hand

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Bank and cash in hand	35,069	35,954
	<u>35,069</u>	<u>35,954</u>

10. Creditors: amounts falling due within one year

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Creditors	650	0
Accruals	600	1,296
	<u>1,250</u>	<u>1,296</u>

11. Funds

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
General		
Opening Balance	41,651	41,982
Incoming resources	44,873	45,708
Resources expended	(47,470)	(46,039)
Closing Balance	<u>39,054</u>	<u>41,651</u>

North Down & Ards U3A

Northern Ireland - Charity number 100089

Annual return

**North Down & Ards U3A
Annual Report and Financial Statements
For the year ended 31st March 2024**

Charities No. 100089

North Down & Ards U3A

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North Down & Ards U3A

Reference and Administrative Details

Chairperson

Valerie Dickson

Trustees

Mary Cromeey
Pat Browne
Marian Baxter
Coralie Hanna
Linda Morton
Jacqui McNarry
Michael Richardson
Kate Lockhart

Charity Registration Number

100089

Principal Office

Resource Centre
North Down Community Network
5 Castle Park
Bangor
BT20 4TF

Independent Examiner

RRAS NI Limited
25 Ardvanagh Avenue
Conlig
Newtownards
BT23 7XE

North Down & Ards U3A

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31st March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees	Carson Wilson (died 16 October 2023) David Murray (resigned 26 July 2023) Pat Browne Valerie Dickson Marian Baxter Kate Lockhart Adam Harbinson (resigned 1 April 2023) Wendy Swanston (appointed 8 September 2023, resigned 8 December 2023) Michael Richardson (appointed 22 June 2023) Jacqui McNarry (appointed 22 June 2023) Mary Cromey (appointed 22 June 2023) Coralie Hanna (appointed 22 June 2023) Linda Morton (appointed 22 June 2023)
Chairperson	Valerie Dickson

North Down & Arda u3a

Trustees' Report

CARSON WILSON.

It was with great sadness that we learned about our highly respected and much-loved former Chair's passing on 16 October last year. Carson was full of energy and enthusiasm for our u3a and many members will have missed getting his regular issue of jokes and also those who joined him in the Cryptic Crosswords online.

CONSTITUTION.

Due to the impact of Covid on the management of the u3a organisation, the Annual General Meeting (AGM) had been held during the month of June over the last few years. However, with the removal of Covid restrictions, it was decided that the next AGM i.e.2024, should revert to April, which is in line with the requirements of our Constitution.

Some time ago, a number of changes were proposed to the Constitution dated 30 April 2015, in particular, to provide the Committee with more flexibility in meeting the quorum requirement of 10% of the membership, which was difficult to meet, due to fewer members attending the AGM.

Subsequently, a detailed comparison of the proposed changes to the Constitution of 2015 was undertaken and initially it was agreed that the word "Executive" should be dropped from the reference to the Committee. Some minor changes to the phraseology throughout the Constitution were made, with the major amendment made to set a lower quorum for the AGM of 10% of the membership or 50 people – a much more achievable requirement.

Two Special General Meetings were held on 25 January and 29 February 2024 and the Constitution dated 29 February 2024 was subsequently formally adopted.

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Our thanks must go to our Rooms Co-ordinator, who had been successful in relocating both the Committee and several other groups displaced due to the unavailability of the Foodbank.

NEW MEMBERS MEETINGS.

Following a disappointing attendance at the October New Members Meeting, the Membership team proposed a new format to the Committee. As now stated on the application form, new members would be invited to a New Members Meeting within a few months of joining, where we will answer any questions, they may have about the organisation and its activities as well as considering some of their suggestions for taking the ND&Au3a forward.

MONTHLY MEETINGS.

Some minor changes to the organisation of the monthly meetings were implemented recently and these changes appear to be working reasonably well so far. Our March meeting attracted over 100 members and a programme of speakers for the year ahead has been put together. Our Refreshments

Team and Group members continue to provide a warm welcome with tea and coffee each month. Any ideas for potential new speakers are always welcome.

POLICIES AND GUIDANCE.

Two new policy papers were approved by the Committee during the year viz: Data Protection Policy and Membership Policy.

As Covid is still around, Peter Gay took the lead in putting together some Covid guidance.

Following a number of queries from members, guidance on running group events and social events has been compiled and approved by the Committee.

Guidance has also been developed for Social and Group events.

All of these documents can be found on the website.

Work will begin soon on a review of all of our remaining policies and consideration will be given to the need to introduce some new ones, if appropriate.

EVENTS.

A number of Social and Group events were held during the year.

- A 60's night, complete with DJ, music and outfits from that decade was organised by the Tennis Group in the Imperial Bar, Bangor on 19 April 2023.
- Two of our ever-popular quizzes were held in Bangor Golf Club during the year on 23 November 2023 and 14 March 2024.
- On 1st May, 120 of our members travelled to Downpatrick to ride on a steam train to Inch Abbey. Refreshments were served from the buffet car and the group were entertained for nearly an hour by 16 of the Bangor Ukes.
- Janet Holland hosted the first Vintage Film Festival from 15-17 August 2023 in Studio 1A, Hamilton Road, Bangor. The films shown across the 3 nights were The Thomas Crown Affair, Alice's Adventures in Wonderland (the ballet) and The Maltese Falcon.
- Over 80 members attended a talk followed by refreshments in the Crawfordsburn Inn on 22 November to mark the 60th Anniversary of the death of C S Lewis.
- A Christmas Cheer event for over 100 members was held in Bangor Library on 15 December 2023. Mulled wine, mince pies and other tempting morsels were served and entertainment was provided by the wonderful guitar group.
- A QUESTA trip to Parliament Buildings, Stormont followed by lunch was held on 30 January 2024.
- A piano recital attended by approx. 90 members was held in Bangor Carnegie Library on 30 March 2024. The event proved to be very popular with the guest pianist receiving a standing ovation from the audience

Regional events included:

- the Regional Summer School in Greenmount Agricultural College, Antrim on 14 and 15 June 2023 attended by 8 members from ND&Au3a. The wide-ranging programme included some very interesting talks and activities, the most successful of which were canoeing and wine tasting. There was also a conference dinner and some wonderful jazz entertainment; and
- ND&Au3a had the privilege of hosting the SONGFEST 2023 in the Elim Conference Centre on 11 May 2023. Eight choirs from U3As across the Province, including Monaghan took part in this very popular event.

Intergenerational Group.

Approximately 50 members of the Intergenerational Group continue to work with children from local primary schools on the Time to Read Initiative. Members give an hour a week to read with pupils from Primary 2 upwards. The outcomes of these programmes have been evaluated by local universities and show major gains for pupils including increased self-confidence and self-esteem as well as improvements in their reading age.

FINALLY.

My first year in office has been an interesting experience and I would like to acknowledge the efforts and the staunch support of our Vice-Chair Mary Cromey, together with the rest of the Committee, all of whom have contributed to making the North Down & Ards u3a such a vibrant organisation. Some of our Committee members will be leaving us and I would like to acknowledge their commitment to the organisation and offer my thanks for the valued contribution they have made during their tenure.

It just remains for me to say that the Trustees can again view this year as one of success and progress, despite some difficulties along the way.

Approved by the Trustees of the Charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson
Trustee
Chair

North Down & Ards u3a

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and applicable law and regulations.

The law applicable to charities in Northern Ireland 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 of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice) (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2022, the applicable Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and the provisions of the Constitution. The Trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees of the charity on 25 April 2024 and signed on its behalf by:



Valerie Dickson

Trustee

Chair

North Down & Ards U3A
Independent Examiner's Report
For the year ended 31st March 2024

Independent Examiner's Report to the Trustees of North Down & Ards U3A

I report on the accounts of the Charity for the year ended 31st March 2024, which are set out on pages 12 to 18.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland. It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 63 of the Charities Act (NI) 2008
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act (NI) 2008
 - which are consistent with the methods and principles of the SORP: Accounting and Reporting by Charities.

have not been met or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:  Elise Richardson
Qualification: Chartered Accountant (FCA) - Membership No. 09c0743
Address: 25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE
Date: 22nd April 2024

North Down & Ards U3A
Statement of Financial Activities
For the year ended 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
<u>Income and Endowments from</u>			
Donations and legacies	2	3,380	4,145
Investments	3	87	17
Other	4	41,406	41,546
Total Income		<u>44,873</u>	<u>45,708</u>
<u>Expenditure on</u>			
Charitable activities	5	46,870	44,743
Governance costs	6	600	1,296
		<u>47,470</u>	<u>46,039</u>
Net Deficit in funds		<u>(2,597)</u>	<u>(331)</u>
Reconciliation of funds			
Total funds brought forward		41,651	41,982
Total funds carried forward	11	<u>39,054</u>	<u>41,651</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 & 2023 are shown in note 11.

The notes on pages 14 to 18 form an integral part of these financial statements.

North Down & Ards U3A
Statement of Financial Position
As at 31st March 2024

	Notes to The Accounts	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Fixed Assets			
Tangible Assets	8	5,235	6,993
Current Assets			
Cash at bank and in hand	9	35,069	35,954
		<u>35,069</u>	<u>35,954</u>
Creditors: Amounts falling due within one year	10	1,250	1,296
		<u>1,250</u>	<u>1,296</u>
Net Current Assets		33,819	34,658
Long term liabilities		<u>0</u>	<u>0</u>
Net Assets		<u>39,054</u>	<u>41,651</u>
Funds of the charity			
Unrestricted funds	11	39,054	41,651
		<u>39,054</u>	<u>41,651</u>

The financial statements on pages 12 to 18 were approved by the trustees, and authorised for issue on 25 April 2024 and signed on their behalf by:

Signed by: Valerie Dickson
Chairperson / Trustee

Print Name: Valerie Dickson

Date: 25 April 2024

North Down & Ards U3A

Notes to the Accounts

For the year ended 31st March 2024

1. Accounting Policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2022.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

Basis of preparation

North Down & Ards U3A meets the definition of a public entity under FRS 102. The accounts (financial statements) have prepared under the historical costs convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Investment income

Bank interest is recognised upon receipt.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis that is consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other supporting costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including external examination, strategic management and trustees meetings and reimbursed expenses.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Nature and purpose of Funds

Unrestricted funds are available for general purposes in accordance with the the charity's purposes.

There are no restricted funds or endowments.

Trustee remuneration, benefits and expenses

No trustees are paid any remuneration or receive any other benefits from the charity. Expenses are only paid to refund expenditure in relation to charity business.

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

2. Income from Donations and legacies

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Gift aid reclaimed	2,539	2,545
Grants, including capital grants	821	1,600
Donations from individuals	20	0
	<u>3,380</u>	<u>4,145</u>

3. Investment Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Interest receivable on bank deposits	87	17
	<u>87</u>	<u>17</u>

4. Other Income

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Social income	2,058	3,195
Hall rental income	17,588	14,995
Membership subscriptions	15,430	22,507
Group income	6,270	849
Miscellaneous	60	0
	<u>41,406</u>	<u>41,546</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

5. Expenditure on charitable activities

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Third Age Trust costs	10,103	9,771
Marketing and publicity costs	1,625	2,421
Group and event costs	4,837	5107
Hall rental costs	22,158	19,143
Administrative costs	1,935	916
Social expenditure	3,353	4,334
Loss on sale of equipment	631	0
Depreciation, amortisation and other similar costs	1,551	3,051
Miscellaneous	677	0
	<u>46,870</u>	<u>44,743</u>

6. Governance costs

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Independent Examiner fees	600	1,296
	<u>600</u>	<u>1,296</u>

7. Taxation

The charity is a registered charity and is therefore exempt from taxation.

8. Tangible fixed assets

	Fixtures, fittings & Equipment £
Cost	
At 1 April 2023	15,257
Additions	1,869
Disposals	3,461
At 31 March 2024	<u>13,665</u>
Depreciation	
At 1 April 2023	8,264
Charge for year	1,551
Disposals	1,385
At 31 March 2024	<u>8,430</u>
Net Book Value	
At 1 April 2023	<u>6,993</u>
At 31 March 2024	<u>5,235</u>

North Down & Ards U3A
Notes to the Accounts (continued)
For the year ended 31st March 2024

9. Bank and cash in hand

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Bank and cash in hand	35,069	35,954
	<u>35,069</u>	<u>35,954</u>

10. Creditors: amounts falling due within one year

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
Creditors	650	0
Accruals	600	1,296
	<u>1,250</u>	<u>1,296</u>

11. Funds

	Unrestricted Funds 2024	Unrestricted Funds 2023
	£	£
General		
Opening Balance	41,651	41,982
Incoming resources	44,873	45,708
Resources expended	(47,470)	(46,039)
Closing Balance	<u>39,054</u>	<u>41,651</u>

North Down & Ards U3A

Northern Ireland - Charity number 100089

Accounts



All members are cordially invited to attend a

SPECIAL GENERAL MEETING OF NORTH DOWN & ARDS U3A

to be held at 2 00pm on Thursday 29th February 2024

in the Hamilton Road Hub, Bangor.

AGENDA

- Welcome
- Apologies
- Amendment of Clause 3. Management.
- Formal adoption of the Constitution 2024

The normal monthly meeting will take place at 2.30pm following the Special General Meeting and this month we will have:

Coralie Hanna, our Rooms Coordinator, who will draw on her experience as a Recycling Officer, and will talk to you about “**A Way with Waste**”, which covers how best to deal sustainably with all of the materials you buy, use and throw away, with particular emphasis on Food Waste.

In addition, we will have **Ken Scott** from the local **Foodbank and Community Support centre** talking about the work carried out at the Foodbank, which provides relief to individuals and families, in crisis.

Look forward to seeing you on 29th February 2024.

Valerie Dickson
5 February 2024

North Down & Ards U3A

Northern Ireland - Charity number 100089

Annual report

Charity registration number: 100089

North Down & Ards U3A

Annual Report and Financial Statements

for the Year Ended 31 March 2023

North Down & Ards U3A

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Statement of Financial Activities	7
Balance Sheet	8
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North Down & Ards U3A

Reference and Administrative Details

Chairman	Carson Wilson
Trustees	Carson Wilson David Murray Pat Browne Valerie Dickson Marian Baxter Kate Lockhart
Charity Registration Number	100089
Principal Office	Resource Centre North Down Community Network 5 Castle Park Bangor Co Down BT20 4TF
Independent Examiner	Hamilton Morris Waugh 34 Dufferin Avenue Bangor Down BT20 3AA

North Down & Ards U3A

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

Carson Wilson
Jackie Gaskin (appointed 1 June 2022 and resigned 1 May 2023)
David Murray
Pat Browne (appointed 1 June 2022)
Valerie Dickson (appointed 1 June 2022)
Marian Baxter (appointed 1 June 2022)
Kate Lockhart (appointed 1 September 2022)
Adam Harbinson (resigned 1 April 2023)
Ann Adams (resigned 1 June 2022)
Anne McKenna (resigned 1 June 2022)
Janet Holland (resigned 1 June 2022)
Peter Gay (resigned 1 June 2022)

Chairman:

Carson Wilson

North Down & Ards U3A
Trustees' Report (continued)

Structure, governance and management

Organisational structure

The management committee who served during the year and up to the date of this report are set out on page 1.

The management committee are appointed at the annual general meeting.

The management committee have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

With the total removal of Covid restrictions, the majority of our interest groups started to meet again face -to-face for the first time in over 2 years and we now have over 100 active interest groups and the numbers are growing gradually. By continuing to keep in regular contact with our members, for example, through the issue of our Ezine, we have maintained our membership at 1309. Unfortunately, however, following a review, it was decided that the Ezine, which was issued originally every month, would now be issued on a bi-monthly basis.

The Executive Committee continued to meet every month with the restriction on numbers (for Covid reasons), recently lifted and an abridged version of the minutes of those meetings continued to be posted on the website to ensure that the membership was aware of the various issues addressed by the Committee. Two new policy papers were agreed, Succession Planning and Data Protection, and both of these were posted on the website.

New Members' meetings were held regularly throughout the year and these meetings were used in an attempt to establish what experience and skills the new members might have, and be willing to share with us, in developing new ideas for new interest groups.

Throughout the year much appreciated work and progress was done by our Accommodation Team to process our application for Lottery funding for the purposes of acquiring town centre accommodation. However, following numerous meetings with the Lottery representative, our application for funding has been paused. The Lottery Board recognised the need for a "home" but not necessarily in an expensive city centre location. Added to this, the cessation of European funds had resulted in applications becoming extremely competitive with very few of them being approved.

During the year we welcomed the Archive Project, which was a huge piece of work undertaken by our President over many years and represents an invaluable historical record of the formation and progression of this Movement to the fulfilling organisation it is today. The Archive Project was successfully and officially launched during the month of February 2023. Our President and her worthy supporting team were congratulated and thanked for their efforts in the publication of the numerous volumes comprising the Archive which have been stored in the local Library.

North Down & Ards U3A

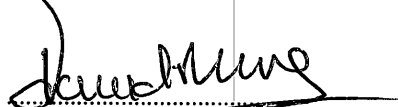
Trustees' Report (continued)

Much discussion took place about plans for the celebration of the 40th and 25th year Anniversary celebrations. The 25th Anniversary of the North Down & Ards u3a took place towards the end of October 2023 in the Bryansburn Inn Bangor where over 80 members attended in the company of the mayor. A good evening, with the aid of some very good entertainment, was had by all of those who attended.

We were honoured with a visit from Liz Thackray, Chair of the Third Age Trust, in March 2023. The meeting, which was an informal one, was attended by a range of our interest groups, including Photography, Astronomy, Card - Making and Inter-Generational Learning and by all accounts, Liz Thackray was very impressed with what was presented to her.

The Trustees can view this as a successful year. Despite the difficulties experienced during the year, with many of those continuing with, for example, vacancies in the Executive Committee and in our support services, which resulted in Committee members assuming responsibility for duties over and above their existing ones with no volunteer support emanating from the membership.

Approved by the trustees of the charity on 22 June 2023 and signed on its behalf by:



David Murray
Trustee

North Down & Ards U3A

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and applicable law and regulations.

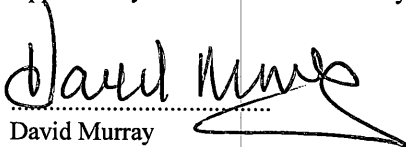
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008, Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 22 June 2023 and signed on its behalf by:


.....

David Murray
Trustee

North Down & Ards U3A

Independent Examiner's Report to the trustees of North Down & Ards U3A

I report to the trustees on my examination of the accounts of North Down & Ards U3A for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of North Down & Ards U3A you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

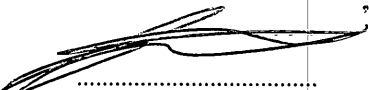
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe;

- (1) That accounting records were not kept in accordance with section 63 of the Charities Act;
- (2) That the accounts do not accord with those accounting records;
- (3) That the accounts do not comply with the accounting requirements of the Charities Act;
- (4) That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



.....
Philip Nixon ACA
Independent examiner

34 Dufferin Avenue
Bangor
Down
BT20 3AA

22 June 2023

North Down & Ards U3A

Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted funds £	Total 2023 £
Income and Endowments from:			
Donations and legacies		4,145	4,145
Investment income	3	17	17
Other income		<u>41,546</u>	<u>41,546</u>
Total income		<u>45,708</u>	<u>45,708</u>
Expenditure on:			
Charitable activities		<u>(46,039)</u>	<u>(46,039)</u>
Total expenditure		<u>(46,039)</u>	<u>(46,039)</u>
Net expenditure		<u>(331)</u>	<u>(331)</u>
Net movement in funds		(331)	(331)
Reconciliation of funds			
Total funds brought forward		<u>41,982</u>	<u>41,982</u>
Total funds carried forward	12	<u>41,651</u>	<u>41,651</u>
	Note	Unrestricted funds £	Total 2022 £
Income and Endowments from:			
Donations and legacies		9,888	9,888
Investment income	3	32	32
Other income		<u>27,261</u>	<u>27,261</u>
Total income		<u>37,181</u>	<u>37,181</u>
Expenditure on:			
Charitable activities		<u>(29,856)</u>	<u>(29,856)</u>
Total expenditure		<u>(29,856)</u>	<u>(29,856)</u>
Net income		<u>7,325</u>	<u>7,325</u>
Net movement in funds		7,325	7,325
Reconciliation of funds			
Total funds brought forward		<u>34,657</u>	<u>34,657</u>
Total funds carried forward	12	<u>41,982</u>	<u>41,982</u>

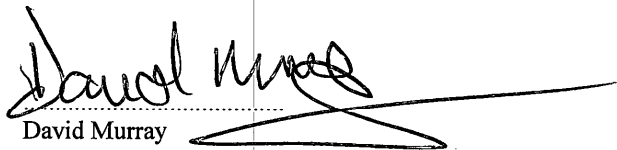
All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2022 is shown in note 12.

The notes on pages 9 to 15 form an integral part of these financial statements.

North Down & Ards U3A
(Registration number: 100089)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	6,993	8,111
Current assets			
Cash at bank and in hand	10	35,954	35,071
Creditors: Amounts falling due within one year	11	<u>(1,296)</u>	<u>(1,200)</u>
Net current assets		<u>34,658</u>	<u>33,871</u>
Net assets		<u>41,651</u>	<u>41,982</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>41,651</u>	<u>41,982</u>
Total funds	12	<u>41,651</u>	<u>41,982</u>

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 22 June 2023 and signed on their behalf by:


 David Murray
 Trustee

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2008.

Basis of preparation

North Down & Ards U3A meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	20% Straight line

Research and development

Research and development expenditure is written off as incurred.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Gift aid reclaimed	2,545	2,545
Grants, including capital grants;		
Grants from other charities	1,600	1,600
Total for 2023	4,145	4,145
Total for 2022	9,888	9,888
	Unrestricted funds General £	Total 2022 £
Donations and legacies;		
Donations from individuals	5,043	5,043
Gift aid reclaimed	2,536	2,536
Grants, including capital grants;		
Grants from other charities	2,309	2,309
	9,888	9,888

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	17	17
Total for 2023	17	17
Total for 2022	32	32

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

4 Other income

	Unrestricted funds General £	Total funds £
Social income	3,195	3,195
Hall rental income	14,995	14,995
Membership subscriptions	22,507	22,507
Group income	849	849
Total for 2023	41,546	41,546
Total for 2022	27,261	27,261
	Unrestricted funds General £	Total 2022 £
Social income	280	280
Hall rental income	6,856	6,856
Membership subscriptions	17,695	17,695
Group income	2,430	2,430
	27,261	27,261

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

5 Expenditure on charitable activities

	Unrestricted funds General £	Total 2023 £
Third Age Trust costs	9,771	9,771
Marketing and publicity costs	2,421	2,421
Group and event costs	5,107	5,107
Hall rental costs	19,143	19,143
Administrative costs	916	916
Social expenditure	4,334	4,334
Depreciation, amortisation and other similar costs	3,051	3,051
	44,743	44,743
	44,743	44,743
	Unrestricted funds General £	Total 2022 £
Third Age Trust costs	9,363	9,363
Marketing and publicity costs	3,078	3,078
Group and event costs	3,034	3,034
Hall rental costs	9,539	9,539
Administrative costs	877	877
Social expenditure	100	100
Depreciation, amortisation and other similar costs	2,665	2,665
	28,656	28,656
	28,656	28,656

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	1,296	1,296
Total for 2023	1,296	1,296
Total for 2022	1,200	1,200

7 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	1,296	1,200
	1,296	1,200

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2022	13,324	13,324
Additions	1,933	1,933
At 31 March 2023	15,257	15,257
Depreciation		
At 1 April 2022	5,213	5,213
Charge for the year	3,051	3,051
At 31 March 2023	8,264	8,264
Net book value		
At 31 March 2023	6,993	6,993
At 31 March 2022	8,111	8,111

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

10 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	<u>35,954</u>	<u>35,071</u>

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	<u>1,296</u>	<u>1,200</u>

12 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	<u>41,982</u>	<u>45,708</u>	<u>(46,039)</u>	<u>41,651</u>

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	<u>34,657</u>	<u>37,181</u>	<u>(29,856)</u>	<u>41,982</u>

North Down & Ards U3A

Northern Ireland - Charity number 100089

Annual return

Charity registration number: 100089

North Down & Ards U3A

Annual Report and Financial Statements

for the Year Ended 31 March 2023

North Down & Ards U3A

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North Down & Ards U3A

Reference and Administrative Details

Chairman	Carson Wilson
Trustees	Carson Wilson David Murray Pat Browne Valerie Dickson Marian Baxter Kate Lockhart
Charity Registration Number	100089
Principal Office	Resource Centre North Down Community Network 5 Castle Park Bangor Co Down BT20 4TF
Independent Examiner	Hamilton Morris Waugh 34 Dufferin Avenue Bangor Down BT20 3AA

North Down & Ards U3A

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

Carson Wilson
Jackie Gaskin (appointed 1 June 2022 and resigned 1 May 2023)
David Murray
Pat Browne (appointed 1 June 2022)
Valerie Dickson (appointed 1 June 2022)
Marian Baxter (appointed 1 June 2022)
Kate Lockhart (appointed 1 September 2022)
Adam Harbinson (resigned 1 April 2023)
Ann Adams (resigned 1 June 2022)
Anne McKenna (resigned 1 June 2022)
Janet Holland (resigned 1 June 2022)
Peter Gay (resigned 1 June 2022)

Chairman:

Carson Wilson

North Down & Ards U3A
Trustees' Report (continued)

Structure, governance and management

Organisational structure

The management committee who served during the year and up to the date of this report are set out on page 1.

The management committee are appointed at the annual general meeting.

The management committee have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

With the total removal of Covid restrictions, the majority of our interest groups started to meet again face -to-face for the first time in over 2 years and we now have over 100 active interest groups and the numbers are growing gradually. By continuing to keep in regular contact with our members, for example, through the issue of our Ezine, we have maintained our membership at 1309. Unfortunately, however, following a review, it was decided that the Ezine, which was issued originally every month, would now be issued on a bi-monthly basis.

The Executive Committee continued to meet every month with the restriction on numbers (for Covid reasons), recently lifted and an abridged version of the minutes of those meetings continued to be posted on the website to ensure that the membership was aware of the various issues addressed by the Committee. Two new policy papers were agreed, Succession Planning and Data Protection, and both of these were posted on the website.

New Members' meetings were held regularly throughout the year and these meetings were used in an attempt to establish what experience and skills the new members might have, and be willing to share with us, in developing new ideas for new interest groups.

Throughout the year much appreciated work and progress was done by our Accommodation Team to process our application for Lottery funding for the purposes of acquiring town centre accommodation. However, following numerous meetings with the Lottery representative, our application for funding has been paused. The Lottery Board recognised the need for a "home" but not necessarily in an expensive city centre location. Added to this, the cessation of European funds had resulted in applications becoming extremely competitive with very few of them being approved.

During the year we welcomed the Archive Project, which was a huge piece of work undertaken by our President over many years and represents an invaluable historical record of the formation and progression of this Movement to the fulfilling organisation it is today. The Archive Project was successfully and officially launched during the month of February 2023. Our President and her worthy supporting team were congratulated and thanked for their efforts in the publication of the numerous volumes comprising the Archive which have been stored in the local Library.

North Down & Ards U3A

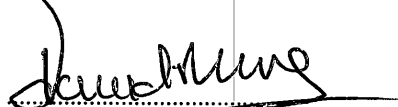
Trustees' Report (continued)

Much discussion took place about plans for the celebration of the 40th and 25th year Anniversary celebrations. The 25th Anniversary of the North Down & Ards u3a took place towards the end of October 2023 in the Bryansburn Inn Bangor where over 80 members attended in the company of the mayor. A good evening, with the aid of some very good entertainment, was had by all of those who attended.

We were honoured with a visit from Liz Thackray, Chair of the Third Age Trust, in March 2023. The meeting, which was an informal one, was attended by a range of our interest groups, including Photography, Astronomy, Card - Making and Inter-Generational Learning and by all accounts, Liz Thackray was very impressed with what was presented to her.

The Trustees can view this as a successful year. Despite the difficulties experienced during the year, with many of those continuing with, for example, vacancies in the Executive Committee and in our support services, which resulted in Committee members assuming responsibility for duties over and above their existing ones with no volunteer support emanating from the membership.

Approved by the trustees of the charity on 22 June 2023 and signed on its behalf by:



David Murray
Trustee

North Down & Ards U3A

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and applicable law and regulations.

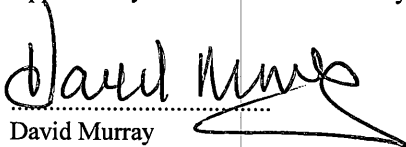
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008, Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 22 June 2023 and signed on its behalf by:



.....

David Murray
Trustee

North Down & Ards U3A

Independent Examiner's Report to the trustees of North Down & Ards U3A

I report to the trustees on my examination of the accounts of North Down & Ards U3A for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of North Down & Ards U3A you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

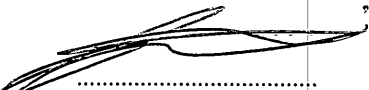
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe;

- (1) That accounting records were not kept in accordance with section 63 of the Charities Act;
- (2) That the accounts do not accord with those accounting records;
- (3) That the accounts do not comply with the accounting requirements of the Charities Act;
- (4) That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



.....
Philip Nixon ACA
Independent examiner

34 Dufferin Avenue
Bangor
Down
BT20 3AA

22 June 2023

North Down & Ards U3A

Statement of Financial Activities for the Year Ended 31 March 2023

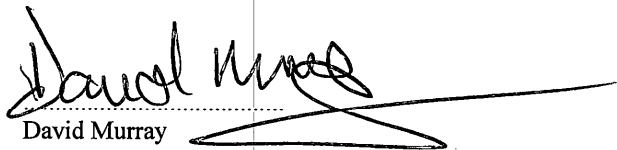
	Note	Unrestricted funds £	Total 2023 £
Income and Endowments from:			
Donations and legacies		4,145	4,145
Investment income	3	17	17
Other income		41,546	41,546
Total income		45,708	45,708
Expenditure on:			
Charitable activities		(46,039)	(46,039)
Total expenditure		(46,039)	(46,039)
Net expenditure		(331)	(331)
Net movement in funds		(331)	(331)
Reconciliation of funds			
Total funds brought forward		41,982	41,982
Total funds carried forward	12	41,651	41,651
	Note	Unrestricted funds £	Total 2022 £
Income and Endowments from:			
Donations and legacies		9,888	9,888
Investment income	3	32	32
Other income		27,261	27,261
Total income		37,181	37,181
Expenditure on:			
Charitable activities		(29,856)	(29,856)
Total expenditure		(29,856)	(29,856)
Net income		7,325	7,325
Net movement in funds		7,325	7,325
Reconciliation of funds			
Total funds brought forward		34,657	34,657
Total funds carried forward	12	41,982	41,982

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2022 is shown in note 12.

North Down & Ards U3A
(Registration number: 100089)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	6,993	8,111
Current assets			
Cash at bank and in hand	10	35,954	35,071
Creditors: Amounts falling due within one year	11	<u>(1,296)</u>	<u>(1,200)</u>
Net current assets		<u>34,658</u>	<u>33,871</u>
Net assets		<u>41,651</u>	<u>41,982</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>41,651</u>	<u>41,982</u>
Total funds	12	<u>41,651</u>	<u>41,982</u>

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 22 June 2023 and signed on their behalf by:


 David Murray
 Trustee

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2008.

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North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Gift aid reclaimed	2,545	2,545
Grants, including capital grants;		
Grants from other charities	1,600	1,600
Total for 2023	4,145	4,145
Total for 2022	9,888	9,888
	Unrestricted funds General £	Total 2022 £
Donations and legacies;		
Donations from individuals	5,043	5,043
Gift aid reclaimed	2,536	2,536
Grants, including capital grants;		
Grants from other charities	2,309	2,309
	9,888	9,888

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	17	17
Total for 2023	17	17
Total for 2022	32	32

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

4 Other income

	Unrestricted funds General £	Total funds £
Social income	3,195	3,195
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Membership subscriptions	22,507	22,507
Group income	849	849
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Total for 2022	27,261	27,261
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Social income	280	280
Hall rental income	6,856	6,856
Membership subscriptions	17,695	17,695
Group income	2,430	2,430
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North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

5 Expenditure on charitable activities

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Marketing and publicity costs	2,421	2,421
Group and event costs	5,107	5,107
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Administrative costs	916	916
Social expenditure	4,334	4,334
Depreciation, amortisation and other similar costs	3,051	3,051
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	44,743	44,743
	Unrestricted funds General £	Total 2022 £
Third Age Trust costs	9,363	9,363
Marketing and publicity costs	3,078	3,078
Group and event costs	3,034	3,034
Hall rental costs	9,539	9,539
Administrative costs	877	877
Social expenditure	100	100
Depreciation, amortisation and other similar costs	2,665	2,665
	28,656	28,656
	28,656	28,656

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	1,296	1,296
Total for 2023	1,296	1,296
Total for 2022	1,200	1,200

7 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	1,296	1,200
	1,296	1,200

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Furniture and equipment £	Total £
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At 1 April 2022	13,324	13,324
Additions	1,933	1,933
At 31 March 2023	15,257	15,257
Depreciation		
At 1 April 2022	5,213	5,213
Charge for the year	3,051	3,051
At 31 March 2023	8,264	8,264
Net book value		
At 31 March 2023	6,993	6,993
At 31 March 2022	8,111	8,111

North Down & Ards U3A

Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

10 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	<u>35,954</u>	<u>35,071</u>

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	<u>1,296</u>	<u>1,200</u>

12 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	<u>41,982</u>	<u>45,708</u>	<u>(46,039)</u>	<u>41,651</u>

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	<u>34,657</u>	<u>37,181</u>	<u>(29,856)</u>	<u>41,982</u>