

Mourne U3A

Northern Ireland · Charity number 101399

Details

Status	Received
Registered	2015-02-18
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	4 Riverside Park Kilkeel Newry County Down BT34 4na BT34 4NA
Phone	02841763787
Email	maggiemcbride@gmail.com

Activities

Purposes: OBJECTS 1 To advance the education of the public and in particular the education of older people no longer in fulltime gainful employment in Mourne and its surrounding locality. 2 The provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

What the charity does: The advancement of education,Other charitable purposes

How the charity works: Community development,Cross-border/cross-community,Cultural,Education/training,Heritage/historical,Welfare/benevolent

Who the charity helps: Community safety/crime prevention,Mental health,Older people,Women

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£7,286	£7,543	£0	0
2024-12-31	£6,760	£6,160	£0	0

Trustees

Name	Role	Appointed
Margaret Mckee		
Mrs Etta Mccartney		
Mrs Margaret Mcbride		
Mrs Patricia Russell		

Mourne U3A

Northern Ireland - Charity number 101399

Accounts

Financial Statement 1st January 2024 to December 2024.

Receipts

Outings	5145
Activities	1105
Fees	510
	6760.00

Payments

NM&D Council	257.80
3 rd Age Trust	175
Trips	150
Bank Charges	148.68
Donations/Gifts/ Charity	450
Bus Hire & Room	1020
Stamps / Photocopying	74
Outings	6160.86
	8436.14

Excess of Receipts over Payments

<u>Balance</u> at January 2024	4178.66
Excess for the year	1676.14
Balance at December 2024	2502.52
Bank current account	2502.52

In my opinion from the records and books, the above financial statement gives a true & fair statement for the year 2024.

Lorna Etche

(Independent Examiner) Date

4/4/25



Business Current Account Statement

Statement of Account with AIB (NI)

Branch
**42-44 HILL STREET, NEWRY
CO. DOWN, BT34 1AU**

National Sort Code
93-83-27

Account name
**MOURNE U3A
NO 2 ACCOUNT**

9215A8327

29527901000921512000/83-27/

Telephone
0345-6005925

Account number
07128-264



**MOURNE U3A
39 MILL ROAD
KILKEEL
CO DOWN
BT34 4AW**

Page number
426

Date of previous statement
01 May 2025

Date of statement
30 May 2025

Period of statement
02 May 2025 - 30 May 2025

IBAN: GB96 FTBK 9383 2707 1282 64 (BIC: FTBKGB2B)

Date	Details	Debit £	Credit £	Balance £
1 May 2025	BALANCE FORWARD			2541.93
2 May 2025	Interest Rate			
	Lending @ 16.500%			
	POL-74 78 NEWCASTL		480.00	
	NEWRY *4446			3021.93
8 May 2025	New Interest Rate			
	Lending @ 16.250%			3021.93
16 May 2025	500885	180.00		2841.93
23 May 2025	500902	28.60		2813.33
29 May 2025	POL-74 78 NEWCASTL		796.00	
	NEWRY *4446			3609.33

Interest rates quoted are per annum

The '/' symbol means this item has accrued but has not yet been charged to your account

Interest on unauthorised debit balances on your account, if applicable, will be charged at the lending rate above + 0.000% per month (min £2.00 per month)

See overleaf - important information about compensation arrangements and opting out of marketing information.

Overdrawn balances are marked dr

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Thank you for banking with us.

Mourne U3A

Northern Ireland - Charity number 101399

Accounts

Financial Statement 1st January 2024 to December 2024.

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Mourne U3A

Northern Ireland - Charity number 101399

Accounts

1Mourne U3A

Financial Statement 1st January 2023 to 31st December 2023

Receipts

Outings	3745
Activities	674
Fees	525
Grant	6629
	11573

Payments

Activities/NM&D Council	294
3 rd Age Trust	136
Bank Charges	92.08
Gifts/Donations/tips	500
Stamps/photocopying	94
Voice Amplifier	27
Bus Hire and Room Hire	1036
Outings	5093
	7272.08

Excess of Receipts over Payments

Balance at 1 st January 2023	2548.62
Excess for the year	4300.92
Balance at 31 st December 2023	6849.54
Bank current account	6849.54.

In my opinion from the records and books, the above financial statement gives a true and fair statement for the year ending December 2023

Wendy Newell - (independent Examiner) Date 15th - 01 - 24

W. Newell,

Treasurer

149 Moyadd Rd
Kilkeel
BT 34 4HJ

Ella McCartney

Mourne U3A

Northern Ireland - Charity number 101399

Annual report

Trustees Report 2024

Mourne U 3 A Subject to the matters set out below, the U 3 A shall be administered and managed, to the best of our ability, according to the constitution. We are a small group of 35 elderly members.

Objectives We aim to provide objectives centered around providing educational and social opportunities for individuals, including activities to stimulate intellectual interests and promote lifelong learning, enhancing opportunities for social interaction, mental stimulation, and overall wellbeing through various programmes and events. We encourage social connections and mutual support. We also aim to acquire new skills, both practical and intellectual to enrich the lives of the participants. These objectives aim to create a vibrant and supportive community for our senior group of senior ladies, emphasizing continued learning, social enjoyment and overall wellbeing. We encourage active ageing.

Administration Our U 3 A has 4 trustees who generally look after the smooth running of the group. The trustees also hold the following posts, Chairperson, Secretary, Treasure and Transport organizer. The Chairperson leads the meetings, also involved in planning the various activities, including chair exercises and a walking group. The secretary manages records, handles correspondence and composes monthly news sheets. The Treasurer manages financial matters, budgets and financial reporting.

Finance The funds of the U 3 A are paid into an account by the treasurer. Two signatures are necessary on each cheque, in line with good financial procedures. All proper costs, charges and expenses may be defrayed from the funds of the U 3 A. We have been very fortunate is being awarded a Lottery Grant of £6,629 which must be spent between June 2023 and June 2024. This has enabled us to hire a bus on a few occasions to visit places of interest, to visit the theatre and partially subsidize the cost of tickets etc

Accounts The treasurer is responsible for keeping accounting records, the preparation of the annual statement of accounts and the completion of the statement of accounts of the U 3 A. We use A I B as our bank.

A G M The A G M is held in March or April. Advance notice is given to members. Members are welcomed and the Chairperson, the Secretary and the Treasure present their reports. Offices are declared vacant, nominations are requested, elections take place and a committee is formed. Reflecting on last year's activities, achievements and challenges are also discussed. Members input is vital, the AGM is the opportunity for members to share thoughts, suggestions and concerns. AGMs are crucially for transparency, accountability and involving the U 3A community in the decisionmaking process.

Future plans Presenting and discussing plans for the upcoming year, events and initiatives.

Challenges and solutions Addressing any challenges and brainstorming potential solutions.

Recognition and Appreciation Acknowledging the contributions of volunteers, or, members who have made an impact.

Our group meet on the last Wednesday of each month, either in a local hotel, a community hall, a golf club, or, even a theatre. This offers a unique atmosphere and can enhance creativity and collaboration. A walking group meet weekly fulfilling goals of improving fitness, socializing and exploring local landscapes and an exercise group meet each Friday in the local leisure centre.

The monthly meeting is usually a meal followed by a quiz or a talk by a guest speaker, who presents relevant expertise to our members. They may be professional, leaders, experts or local persons who can provide valuable insights.

When we read the evaluation sheets our members complete, we confirm that they are very happy with the opportunities we offer, and they are always grateful for the organization that goes into making each event a happy, and meaningful experience.

Margaret Usher (Secretary)
Ella McCartney (Treasurer)

Mourne U3A

Northern Ireland - Charity number 101399

Annual return

1st February 2024

To whom it may concern,

As the Independent examiner to the financial reports of Mourne U3A registered charity number NI 101399, I would like to reiterate my responsibility to the group.

The annual reports which I receive from the charity trustees of Mourne U3A are in line with their constitution and the reporting procedures within.

I report on the accounts of Mourne U3A for the year ended 31st December 2023

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

- Examine the accounts under section 65 of the Charities Act
- Follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- State whether 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 included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity 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.

Statement of Assets and Liabilities Report - 2023

Assets retained for Mourne U3A for its own use, Mourne U3A therefore owns no assets of any value.

Name:

Relevant professional qualification or body: **N/A**

Address:

Date: **1st February 2024**

Signed:

Wendy Newell

Mourne U3A

Northern Ireland - Charity number 101399

Accounts

Financial Statement 1st January 2021 to 31st December 2021

Receipts	
Outgoings	2600
Activities	414
Fees	405
	3419
Payments	
Activities/ N.M.&D	118.50
Third Age Trust	94.50
Tips /Gifts	160.00
Bank charges + Visa	78.59
Postage	66.00
Outings	2895.75
	3413.34
Excess of Receipts over payments	
Balance as at 1 st January 2021	3344.31
Excess for the year	+ 25.63
Balance as at 31 st December 2021	3435.97
Bank current account	3435.97

In my opinion from the records and books the above Financial statement gives a true and fair view of Mourne U3A financial position for the year ending 31st 2021

Wendy Newall (Independent Examiner) Date 18-03-22

Mourne U3A

Northern Ireland - Charity number 101399

Annual report

Name of charity: Mourn U3A

NI Charity Number: NIC 101399

The Purpose of the Charity: (i) to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Mourne and its surrounding locality.

(ii) the provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

Trustee Names: M. E. McBride, P. Russell, E. McCartney, M. McKee.

Date Report was approved: The financial report relates to 1st Jan. 2021 – 31st Dec. 2021.

Summary of main main activities as follows: chair aerobics/monthly meeting of members/outings/guest speakers/National trust visits/luncheon club.

Targets (i) to increase membership (ii) to provide a means to further enjoy retirement (iii) to ensure continuing support for activities.

Achievements (i) decrease in overall membership (ii) Activities well supported and high level of interest maintained throughout the year.

Commission's Public Benefit requirement: All Trustees are aware of such requirements and adhere to same.

U3A Financial Summary y.e. 31:12:2021 Income £3419 Expenditure £3413.34 Balance £25.63
Assets £3435.97 Liabilities £0.00

Year end deficit: No fund in deficit at end of year as per accounts submitted.

Signed by the following Trustees:

1. M. M. McBride M McBride

2. E. McCartney E McCartney

Mourne U3A

Northern Ireland - Charity number 101399

Annual return

Charity: Mourne U3A / NI Charity Number: NIC 101399

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 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 these 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.

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 account 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.

Name

Wendy Newell

Relevant professional qualification or body:

former chair B of G. - K. HS.

Address:

149 Moyadd Rd. Kilkeel, Co. Down, BT 34 4HJ

Date: