

Causeway U3A

Northern Ireland · Charity number 104728

Details

Status Received

Registered 2016-03-04

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address C/O Enterprise Causeway
17 Sandel Village
Knocklynn Road
Coleraine
BT52 1ww
BT52 1WW

Phone 0300 102 7977

Email info@causewayu3a.org

Website <https://causewayu3a.org>

Activities

Purposes: The purposes are: 1. to advance the education of the public and in particular the education of older people no longer in full time gainful employment in The Causeway Coast 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, The advancement of citizenship or community development

How the charity works: Advice/advocacy/information, Community development, Cultural, Education/training, Sport/recreation

Who the charity helps: Adult training, Older people, Voluntary and community sector

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£116,649	£126,832	£0	0

Trustees

Name	Role	Appointed
Dr Alison Clarke		
Mr Brendan Mullan		
Mr Lance Hemphill		
Mr Nigel Creighton		
Mr Peter Maguire		
Mr William Canavan		
Mrs Alice Chapman		
Mrs Anna Logan		
Mrs Irene Burke		
Mrs Patricia Fulton		
Mrs Rhonda Hall		

Causeway U3A

Northern Ireland - Charity number 104728

Accounts

CAUSEWAY u3a

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2025

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	7
Independent Examiner's Report	11
Receipts and Payments Account	12
Statement of Assets and Liabilities	13
Notes to the Accounts	14

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

Causeway u3a AGM
Chair's Report for the Year April 2024 to March 2025

Hello Everyone

Well, here is my final message to you all, and it is not without some sadness that I write. Being your Chair for the last four years was an experience that was not on my bucket list (if indeed I had one!) but it has been very rewarding for me and the friendships that I have made along the way are priceless. Thank you everyone.

Causeway u3a will be celebrating its 30th Anniversary this year and I am looking forward to our Gala Evening at Ulster University on 10 April. We are very grateful to the University for providing the Diamond Hall without charge, one of the many benefits from our long and productive partnership with the Coleraine campus. Professor Malachy O'Neill, the Director of Regional Engagement, remains a firm friend of Causeway and our cooperation is an integral element in their Age-Friendly University policy. Our members have audited lectures and seminars offered by the English and History departments, the University Trail is a regular venue for our Ramblers and Nordic Walkers and our sportsmen and women make excellent use of the University's indoor and outdoor sports facilities. Many of our members reciprocate by for volunteering as subjects for various research projects or acting as 'patients' for medical and paramedical students and optometrists. We also enjoy an excellent relationship with Causeway Coast and Glens Borough Council and Foyle u3a have been very helpful, offering advice and opening their financial workshops to our members (though they are less generous when it comes to defending the bowls trophy for which we compete).

Each year I have faced the impossible task of truly acknowledging the enormous contribution made by our committee members, group leaders and other volunteers whose generous use of their talents and knowledge allows Causeway to function and flourish. Please forgive me if I mention only a few. Mary O'Hare (contrary to what I wrote last year!) remained as our Activity Coordinator but also took the lead in organising our Gala Evening. I am very grateful to Mary and her team for their sterling efforts in anticipation of what I believe will be a splendid occasion. Brendan Mullan not only balances our books but also juggles his time to lead our Tech Team and to contribute to the Northern Ireland Regional Committee. David Johnston, our Membership Secretary, now has some 1450 members on his books and this is a very busy time of year for him as he deals with the annual round of membership renewal. Tom Adair and his team have brought a new literary style and attractive look to the Newsletter. Loretta Blackwood has continued to manage and maintain our original website while Brendan and his team are developing a replacement. Nigel Creighton and his Stripe machine have provided invaluable assistance in the collection of activity fees.

Our activities used to run from A (Art) to Z (Zumba) but sadly we can now only get from A to Y (Yoga). Each one depends upon the expertise freely given by members within the philosophy of the u3a movement and without their hard work Causeway u3a could not function. I hope that all our group leaders understand how much we appreciate their commitment and that my expressions of gratitude are anything but conventional. If Causeway is to continue to flourish we need members to undertake these vital tasks, and your

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

Committee would be delighted to offer advice and assistance to anyone interested in assisting with these responsibilities or developing new activities.

This year's international holiday was at Lake Maggiore. Rosalind Pritchard led a party of 36 travellers who enjoyed good weather, the services of an excellent guide and some interesting excursions. The holiday was again provided in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway has greatly benefited. (You can find further details of the scheme on our website.) Our Vice-Chair, Ken Canavan, not only organised a number of well-subscribed day and half-day trips but also a very successful autumn holiday in Scotland. We were able to offer a few places on both the international and autumn holidays to members of other local u3as and all our travellers benefitted from the research and negotiations undertaken by Rosalind and Ken on their behalf.

The Activity Fair remains one of our calendar highlights and this year's event in September was no exception, with a vibrant air of anticipation as group leaders gathered to enrol members in our wide range of activities. My thanks to our Secretary, Alan Sharp and Activity Coordinator, Mary O'Hare, who worked hard to ensure its success. It was held, as always, in the Lodge Hotel, which is generous in its hospitality for our monthly meetings and other activities. We have enjoyed a varied range of speakers and charity presentations for those monthly meetings, again thanks to Ken Canavan's wide range of contacts. Ken and Tenia Woods organised a very successful Christmas lunch at the Royal Court Hotel in Portrush with entertainment from the Mill Strand Integrated Primary School choir and our own Singing for Fun group.

As you can see from the Treasurer's report, our finances are very healthy and we have been able to offer subsidies to groups to offset the cost of room hire. I am grateful to Brendan Mullan for his oversight and I would also like to offer a massive thank you to Rosemary Peters Gallagher for acting as the examiner of our accounts. I have, once again, enjoyed working with this year's Committee to which Alice Chapman was co-opted.

I know that our next Committee will strive to make our community a place where we can learn and laugh whenever we can. I wish you all every happiness as I hand over the gavel to our new Chair.

Barbara Foster
Chair, Causeway u3a, 2024-2025

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

TREASURER'S REPORT

This report outlines the financial activities of our charity for the year ending 31st March 2025. Our accounts have been prepared on a *Receipts and Payments* basis, in accordance with guidance from the Third Age Trust and the Charity Commission for Northern Ireland. Under this method, all equipment purchased is written off in the year of purchase. The Statement of Assets and Liabilities attached shows assets that are assessed to have a notional value, together with the balances held in cash.

Income and Donations

Income from membership fees and activities rose by approximately £7,000 during the year. This increase was further supported by £6,000 in donations from Riviera Travel, thanks to members who booked holidays through their *Affinity Partnership* scheme and nominated Causeway u3a. Under this scheme, up to 10% of the holiday cost is donated to us without affecting the member's price. Please note that, as a condition of the scheme, these donations are made directly to the u3a and not returned to individual members.

Expenditure and Subsidies

Activity costs—particularly for tutors and venue hire—have risen significantly due to inflation, increased market rates, and higher operational expenses. To support our members, we subsidised venue costs by 25% during the year, using surplus funds to help keep activities accessible.

Governance costs also rose, driven by the same inflationary pressures. It's important to note that, due to the *Receipts and Payments* basis of our accounting, some activity invoices for the 2024 financial year were paid during the 2025 financial year, while invoices for the same activities for 2025 were also paid within the same year. This overlap should be considered when reviewing the financial statements.

Financial Position

The net result of these changes was approximately £10,000 reduction in our funds. However, once adjusted for the timing of invoices, as indicated above, the actual reduction in funds stands at £5,500. Despite this, our year-end balance of **£42,048** reflects a healthy financial position.

Change in Financial Year-End

To reduce the impact of future timing differences, the committee has approved a change in our financial year-end from 31st March to 30th June. Most of our activities pause during the summer, by which time the majority of invoices are settled and financial activity is minimal. This change should offer a more accurate and complete picture of the charity's financial standing, improve budget planning, and align our reporting cycle with our operational calendar.

Membership Year Alignment

Most new members join in September, coinciding with the Activity Fair, which marks the beginning of a new season of group activities. To streamline the onboarding process and align the membership cycle with this natural influx, the committee has approved a proposal to change the membership year to start on 1st September. As a result, the current membership year will be extended by five months, ending on 31st August. The shift means we won't receive membership fees in April, creating a one-time funding gap until

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

September. However, this is a temporary change, and regular membership contributions will resume in September. The membership fee of £10 remains the same—this change is purely to enhance clarity and efficiency. We have existing funds (£42,048) to manage this transition without disruption, ensuring activities and services continue as usual.

Acknowledgements

I would like to extend my sincere thanks to our Membership Secretary, David Johnson, for his excellent work in managing and recording fees of nearly 1,500 members. Thanks also to committee members Nigel Creighton and Anna Logan for their continuing work in developing our new membership portal, facilitating online fee collection, and training group leaders in its use—with special mention to member Noel Murphy for his valuable assistance.

Conclusion

I commend these accounts to you and propose their adoption.

Brendan Mullan
Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2024 to 31 March 2025.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2024 was £52,532, balance at the end of March 2025 is £42,048. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

Causeway u3a, charity number 104728, was registered with The Charity Commission for Northern Ireland on 4 March 2016.

The charity is a member of the Third Age Trust as an unincorporated association and has a governing constitution which was last formally amended at the AGM on 23 April 2009.

Causeway u3a and its property are administered and managed in accordance with its constitution by the members of the Executive Committee, who are elected from amongst themselves by the membership at the AGM. The roles and responsibilities of the members of the Executive Committee or Trustees are set out in the governing constitution. The Committee typically meets once per month between September and April. At each meeting the Treasurer presents the latest accounts for review and discussion. The meetings provide a forum to: review recent activities; plan forthcoming events; discuss the development of the charity; and also, received reports from other officers on their areas of responsibility. Further ad hoc meetings are called if required.

The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Dr Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Alice Chapman OBE	
Mary O'Hare	
Nigel Creighton	
Patricia Fulton	
Anna Logan	

Principal Address

Causeway u3a
c/o Enterprise Causeway
17 Sandel Village
Knocklynn Road
Coleraine
BT52 1WW

Bankers

HSBC	Ulster Bank
20-22 Railway Road	30 The Diamond
Coleraine	Coleraine
BT52 1PD	BT52 1DP

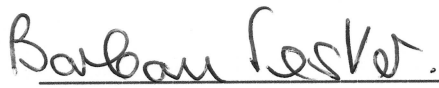
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

TRUSTEES' ANNUAL REPORT (Cont'd)

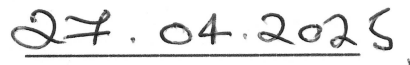
Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:



Barbara Foster
Chair



Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31st March 2025.

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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 27 April 2025

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
Voluntary Receipts				
Donations	6,224	--	6,224	5,529
Other voluntary receipts	-	--	-	30
From Charitable Activities				
Membership Fees	12,126	--	12,126	14,568
Activity Fees	57,198	--	57,198	51,643
Outings	41,101	--	41,101	37,549
Total Receipts	116,649	--	116,649	109,319
Payments				
Cost of Charitable Activities	105,224	--	105,224	80650
Governance Costs	13,432	--	13,432	7,491
Third Age Trust	8,021	--	8,021	7,875
Asset and Investment Purchase				
Purchase of Equipment	155	--	155	498
Total Payments	126,832	--	126,832	96,514
Net Receipts/(Payments)	(10,184)	--	(10,184)	12,805
Transfers to/(from funds)	--	--	--	--
Deficit for the year	(10,184)	--	(10,184)	12,805

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

CAUSEWAY u3a

Statement of Assets and Liabilities - Year Ended 31 March 2025

Funds Reconciliation	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Cash at bank 31.3.24	52,232	--	52,232	39,427
Surplus/(Deficit) this year end	(10,184)	--	(10,184)	12,805
Cash at bank 31.3.25	42,048	--	42,048	52,232

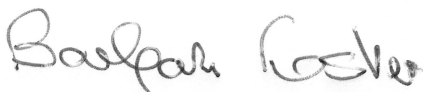
Bank Balances

HSBC No 1 Current Account	22,192	30,874
HSBC No 2 Current Account	16,659	20,429
Ulster Bank No 1 Current Account	385	-
Ulster Bank No 2 Current Account	2,297	-
Multi-currency credit cards	515	929
	42,048	52,232

Other Assets (Unrestricted Fund)

Audio Visual systems (at cost)	965	965
Table Tennis table (at cost)	490	690
Table Tennis table (sale proceeds)	--	-200
Inkjet printers (at Cost)	475	475
Other equipment (at cost)	--	
	1,930	1,930

Approved by the Trustees ___ April 2025 and signed on their behalf by:



Barbara Foster
Chair



Brendan Mullan
Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 permit a charity to prepare a Receipts and Payments Account and a Statement of Assets and Liabilities where gross income in the financial year does not exceed £250,000. Therefore, Receipts and Payments Accounts and a Statement of Assets and Liabilities have been prepared and presented for the year ended 31st March 2025. All Income is recorded when received. All Expenditure is recorded when paid.

5. Fixed Assets

Fixed assets are defined as items held for functional use, with a useful life longer than one year, and with a value above the capitalisation threshold. For all equipment the threshold is £200. Valuations have been provided for all such assets on the basis of their cost when acquired. Assets are not depreciated. All equipment is written off within three years of the purchase date.

7. Independent Scrutiny

The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 requires any charity registered in Northern Ireland to have its accounts reviewed or audited. Where gross income in the financial year does not exceed £250,000 the review may be an Independent Examination by and Independent Person. Causeway u3a have chosen to exceed this minimum requirement by engaging a qualified person to undertake the review for the year to March 2025.

Causeway U3A

Northern Ireland - Charity number 104728

Accounts

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

Causeway u3a AGM
Chair's Report for the Year April 2023 to March 2024

Hello Everyone

Well, here we are again, ready for another AGM as Causeway reaches its 30th year.

It is impossible for me to thank everyone who has contributed to the success of our activities throughout the year so I hope you will forgive me if I mention only a few. Our membership continues to grow, we now have over 1350 members which is a fantastic number. Our Membership Secretary, David Johnston, has been very busy over the last few weeks dealing with renewals, so many thanks to David for that. Loretto Blackwood manages our web-site with quiet efficiency, offering members information and comprehensive documentation. Clare Carter has continued to produce our bi-monthly Newsletter, as she has tirelessly for many years, but she has now decided to hand over to a new team put together by Brendan Mullan. My heartfelt thanks to Clare and my best wishes to the new team. John Moore has sadly decided to give up his technical role supervising the sound for our monthly meetings after some 15 years of dedicated service for which we are all very grateful. I wish to thank our activity co-ordinator Mary O'Hare for all her efforts in keeping an eye on the wide range of our activities which run from Art to Yoga. Each one depends upon the expertise freely given by members within the philosophy of the u3a movement and without their hard work Causeway u3a could not function. My deepest gratitude goes to all our group leaders and activity co-ordinators, particularly to those retiring this year. If Causeway is to continue to flourish we need members to undertake these vital tasks, and your Committee would be delighted to offer advice and assistance to anyone interested in taking on these responsibilities.

This year we have had once again some enjoyable day trips and holidays, none of which would have been possible without the painstaking research and negotiating skills of their leaders for which I am very grateful. Our Vice-Chair, Ken Canavan, has organised several successful day trips, including a memorable visit to Armagh in December which had ended with carols round an open fire in Killymoon Castle. He also led the autumn holiday to Harrogate which was much enjoyed by participants, particularly the visit to York Minster. Rosalind Pritchard continues to coordinate our international holidays, leading a party to Lake Garda in May. After an inauspicious start with atrocious weather on the drive from the airport to the hotel, the tour proved a great success with good hotels, a well-balanced programme, an excellent tour manager and experienced local guides. The holiday was provided in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.)

The Activity Fair was held in September when our group leaders gathered to enrol members in our huge range of activities. This event was actually 'buzzing', and for this I must give thanks to our Secretary, Alan Sharp, who worked tirelessly to that end. It was held, as always, in the Lodge Hotel, which is generous in its hospitality for our monthly meetings and other activities.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

We have enjoyed a varied range of speakers and charity presentations for those monthly meetings, again thanks to Ken Canavan's wide range of contacts. Ken and Tenia Woods organised a very successful Christmas lunch at the Royal Court Hotel in Portrush with some fantastic entertainment from Katy Bustard and the children of her harp school and our own Singing for Fun group.

Professor Malachy O'Neill, the Director of Regional Engagement at Ulster University, is a firm friend of Causeway u3a and we are very grateful to the University for the access it offers to its facilities, and seminars and lectures in the English and History departments. Many of our members reciprocate by volunteering as subjects for various research projects. We also enjoy an excellent relationship with Causeway Coast and Glens Borough Council and have cooperated with them in the preparation of an Age-Friendly strategy for the Borough. Foyle u3a have been very helpful, offering advice and opening their financial workshops to our members.

Our Support Network ran a session on Falls in the Home – sadly based in part upon the unfortunate experience of Barry Williamson, who, along with Pat Fulton, led the meeting. Joe Henderson organised four first aid seminars with the assistance of the British Red Cross which were very well attended. Joe has undertaken this role for five years, for which we express our thanks, but would now like to pass the reins to someone else – another opportunity so please don't be shy!

As you can see from the Treasurer's report, our finances are in a very healthy state, and I am grateful to Brendan Mullan for his oversight and for the research he and Nigel Creighton have undertaken in the search for a more user-friendly administrative package which seems to be bearing fruit. Brendan is also very active in the Northern Ireland Region, I'm not sure where he finds the time! Kate McGurk remains remarkably persistent in her pursuit of obtaining HMRC's approval for Causeway to collect gift aid. This has now become a national problem and the Third Age Trust is undertaking negotiations on behalf of the movement. I would also like to offer a massive thank you to Rosemary Peters Gallagher for her advice on various problems throughout the year and for acting as the examiner of our accounts.

Finally, many thanks to our excellent committee, to which Pat Fulton, Robert Irvine and Anna Logan were co-opted this year. We have really gelled and for me it has been a pleasure to chair such convivial meetings.

I read somewhere recently that, at our age, we are wiser and more creative than ever. There you have it, the wisdom and humour of age is ours. So enjoy.

Barbara Foster

Chair, Causeway u3a, 2023-2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TREASURER'S REPORT

This year has seen an improvement in our financial position since our last AGM in 2023. The funds balance at the 31st March year end is £52,232 an increase of over £12,000 on last year's balance. As well as income from membership fees and activities we also received total donations from Riviera Travel of £5,529 (2023 £3,345), from members who booked holidays with them and requested their Affinity Partnership scheme to be applied to Causeway u3a (up to 10% of the holiday cost is donated). The cost of the holiday to the member is unaffected by using this scheme. Note that it is a condition of the scheme that payments made by Riviera Travel go into the U3A's funds and are not passed back to the person or persons booking the holiday.

Our finances are strong and leave us well able to cope with the challenges which businesses and charities currently face. I must acknowledge the assistance of Nigel Creighton in collecting activity group fees using SumUp. This has proved to be a very efficient way of collecting activity fees and has saved me as Treasurer and activity group leaders a considerable amount of time. In addition, our Membership Secretary, David Johnson, has made a sterling effort to collect membership fees, no small task as we now have nearly 1,400 members. Causeway u3a is a voluntary organisation and without the willing work of all our volunteers, we would not be able to continue.

During the year our bank, HSBC, closed its Coleraine branch. In light of this your committee has approved the opening of an account with the Ulster Bank. This is currently underway.

The accounts are prepared on a Receipts and Payments basis in line with the recommendation of the Third Age Trust and the Charity Commission for Northern Ireland. All equipment purchased is therefore written off against receipts in the year of purchase. The Statement of Assets and Liabilities attached shows assets that are assessed to have a notional value, together with the balances held in cash.

In conclusion our finances are in very healthy order and for this reason your committee have accepted my proposal that the membership subscription remains unchanged.

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2023 to 31 March 2024.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2023 was £39,427, balance at the end of March 2024 is £52,232. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

Causeway u3a, charity number 104728, was registered with The Charity Commission for Northern Ireland on 4 March 2016.

The charity is a member of the Third Age Trust as an unincorporated association and has a governing constitution which was last formally amended at the AGM on 23 April 2009.

Causeway u3a and its property are administered and managed in accordance with its constitution by the members of the Executive Committee, who are elected from amongst themselves by the membership at the AGM. The roles and responsibilities of the members of the Executive Committee or Trustees are set out in the governing constitution. The Committee typically meets once per month between September and April. At each meeting the Treasurer presents the latest accounts for review and discussion. The meetings provide a forum to: review recent activities; plan forthcoming events; discuss the development of the charity; and also, received reports from other officers on their areas of responsibility. Further ad hoc meetings are called if required.

The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Dr Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Mary O'Hare	
Nigel Creighton	
Patricia Fulton	

Principal Address

c/o Barbara Foster
24 Woodvale Road
Portstewart
BT55 7JF

Bankers

HSBC
20-22 Railway Road
Coleraine
BT521PD

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:

Barbara Foster

01.05.2024

Barbara Foster
Chair

Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 2024.

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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 1st MAY 2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Receipts				
Voluntary Receipts				
Donations	5,529	--	5,529	3,345
Grants	--	--	--	246
Other voluntary receipts	30	--	30	
From Charitable Activities				
Membership Fees	14,568	--	14,568	15,117
Activity Fees	51,643	--	51,643	52,731
Outings	37,549	--	37,549	45,234
Total Receipts	109,319	--	109,319	116,673
Payments				
Cost of Charitable Activities	80,650	--	80,650	89,559
Governance Costs	7,491	--	7,491	7,832
Third Age Trust	7,875	--	7,875	5,386
Asset and Investment Purchase				
Purchase of Equipment	498	--	498	1,746
Total Payments	96,514	--	96,514	104,523
Net Receipts	12,805	--	12,805	12,150
Transfers to/(from funds)	--	--	--	--
Surplus for the year	12,805	--	12,805	12,150

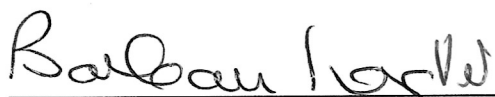
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

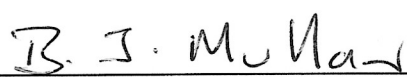
Statement of Assets and Liabilities - Year Ended 31 March 2024

Funds Reconciliation	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Cash at bank 31.3.22	39,427	--	39,427	27,277
Surplus this year end	12,805	--	12,805	12,150
Cash at bank 31.3.23	52,232	--	52,232	39,427
 Bank Balances				
No 1 Current Account			30,874	23,469
No 2 Current Account			20,429	14,770
Multi-currency credit cards			929	1,188
			52,232	39,427
 Other Assets (Unrestricted Fund)				
Audio Visual systems (at cost)			965	965
Table Tennis table (at cost)			690	690
Table Tennis table (sale proceeds)			-200	-200
Inkjet printers (at Cost)			475	475
Other equipment (at cost)			--	
			1,930	1,930

Approved by the Trustees 1st MAY 2024 and signed on their behalf by:



 Barbara Foster
 Chair



 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 permit a charity to prepare a Receipts and Payments Account and a Statement of Assets and Liabilities where gross income in the financial year does not exceed £250,000. Therefore, Receipts and Payments Accounts and a Statement of Assets and Liabilities have been prepared and presented for the year ended 31st March 2024. All Income is recorded when received. All Expenditure is recorded when paid.

5. Fixed Assets

Fixed assets are defined as items held for functional use, with a useful life longer than one year, and with a value above the capitalisation threshold. For all equipment the threshold is £200. Valuations have been provided for all such assets on the basis of their cost when acquired. Assets are not depreciated. All equipment is written off within three years of the purchase date.

7. Independent Scrutiny

The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 requires any charity registered in Northern Ireland to have its accounts reviewed or audited. Where gross income in the financial year does not exceed £250,000 the review may be an Independent Examination by and Independent Person. Causeway u3a have chosen to exceed this minimum requirement by engaging a qualified person to undertake the review for the year to March 2024.

Causeway U3A

Northern Ireland - Charity number 104728

Annual report

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

Causeway u3a AGM
Chair's Report for the Year April 2023 to March 2024

Hello Everyone

Well, here we are again, ready for another AGM as Causeway reaches its 30th year.

It is impossible for me to thank everyone who has contributed to the success of our activities throughout the year so I hope you will forgive me if I mention only a few. Our membership continues to grow, we now have over 1350 members which is a fantastic number. Our Membership Secretary, David Johnston, has been very busy over the last few weeks dealing with renewals, so many thanks to David for that. Loretto Blackwood manages our web-site with quiet efficiency, offering members information and comprehensive documentation. Clare Carter has continued to produce our bi-monthly Newsletter, as she has tirelessly for many years, but she has now decided to hand over to a new team put together by Brendan Mullan. My heartfelt thanks to Clare and my best wishes to the new team. John Moore has sadly decided to give up his technical role supervising the sound for our monthly meetings after some 15 years of dedicated service for which we are all very grateful. I wish to thank our activity co-ordinator Mary O'Hare for all her efforts in keeping an eye on the wide range of our activities which run from Art to Yoga. Each one depends upon the expertise freely given by members within the philosophy of the u3a movement and without their hard work Causeway u3a could not function. My deepest gratitude goes to all our group leaders and activity co-ordinators, particularly to those retiring this year. If Causeway is to continue to flourish we need members to undertake these vital tasks, and your Committee would be delighted to offer advice and assistance to anyone interested in taking on these responsibilities.

This year we have had once again some enjoyable day trips and holidays, none of which would have been possible without the painstaking research and negotiating skills of their leaders for which I am very grateful. Our Vice-Chair, Ken Canavan, has organised several successful day trips, including a memorable visit to Armagh in December which had ended with carols round an open fire in Killymoon Castle. He also led the autumn holiday to Harrogate which was much enjoyed by participants, particularly the visit to York Minster. Rosalind Pritchard continues to coordinate our international holidays, leading a party to Lake Garda in May. After an inauspicious start with atrocious weather on the drive from the airport to the hotel, the tour proved a great success with good hotels, a well-balanced programme, an excellent tour manager and experienced local guides. The holiday was provided in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.)

The Activity Fair was held in September when our group leaders gathered to enrol members in our huge range of activities. This event was actually 'buzzing', and for this I must give thanks to our Secretary, Alan Sharp, who worked tirelessly to that end. It was held, as always, in the Lodge Hotel, which is generous in its hospitality for our monthly meetings and other activities.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

We have enjoyed a varied range of speakers and charity presentations for those monthly meetings, again thanks to Ken Canavan's wide range of contacts. Ken and Tenia Woods organised a very successful Christmas lunch at the Royal Court Hotel in Portrush with some fantastic entertainment from Katy Bustard and the children of her harp school and our own Singing for Fun group.

Professor Malachy O'Neill, the Director of Regional Engagement at Ulster University, is a firm friend of Causeway u3a and we are very grateful to the University for the access it offers to its facilities, and seminars and lectures in the English and History departments. Many of our members reciprocate by volunteering as subjects for various research projects. We also enjoy an excellent relationship with Causeway Coast and Glens Borough Council and have cooperated with them in the preparation of an Age-Friendly strategy for the Borough. Foyle u3a have been very helpful, offering advice and opening their financial workshops to our members.

Our Support Network ran a session on Falls in the Home – sadly based in part upon the unfortunate experience of Barry Williamson, who, along with Pat Fulton, led the meeting. Joe Henderson organised four first aid seminars with the assistance of the British Red Cross which were very well attended. Joe has undertaken this role for five years, for which we express our thanks, but would now like to pass the reins to someone else – another opportunity so please don't be shy!

As you can see from the Treasurer's report, our finances are in a very healthy state, and I am grateful to Brendan Mullan for his oversight and for the research he and Nigel Creighton have undertaken in the search for a more user-friendly administrative package which seems to be bearing fruit. Brendan is also very active in the Northern Ireland Region, I'm not sure where he finds the time! Kate McGurk remains remarkably persistent in her pursuit of obtaining HMRC's approval for Causeway to collect gift aid. This has now become a national problem and the Third Age Trust is undertaking negotiations on behalf of the movement. I would also like to offer a massive thank you to Rosemary Peters Gallagher for her advice on various problems throughout the year and for acting as the examiner of our accounts.

Finally, many thanks to our excellent committee, to which Pat Fulton, Robert Irvine and Anna Logan were co-opted this year. We have really gelled and for me it has been a pleasure to chair such convivial meetings.

I read somewhere recently that, at our age, we are wiser and more creative than ever. There you have it, the wisdom and humour of age is ours. So enjoy.

Barbara Foster

Chair, Causeway u3a, 2023-2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TREASURER'S REPORT

This year has seen an improvement in our financial position since our last AGM in 2023. The funds balance at the 31st March year end is £52,232 an increase of over £12,000 on last year's balance. As well as income from membership fees and activities we also received total donations from Riviera Travel of £5,529 (2023 £3,345), from members who booked holidays with them and requested their Affinity Partnership scheme to be applied to Causeway u3a (up to 10% of the holiday cost is donated). The cost of the holiday to the member is unaffected by using this scheme. Note that it is a condition of the scheme that payments made by Riviera Travel go into the U3A's funds and are not passed back to the person or persons booking the holiday.

Our finances are strong and leave us well able to cope with the challenges which businesses and charities currently face. I must acknowledge the assistance of Nigel Creighton in collecting activity group fees using SumUp. This has proved to be a very efficient way of collecting activity fees and has saved me as Treasurer and activity group leaders a considerable amount of time. In addition, our Membership Secretary, David Johnson, has made a sterling effort to collect membership fees, no small task as we now have nearly 1,400 members. Causeway u3a is a voluntary organisation and without the willing work of all our volunteers, we would not be able to continue.

During the year our bank, HSBC, closed its Coleraine branch. In light of this your committee has approved the opening of an account with the Ulster Bank. This is currently underway.

The accounts are prepared on a Receipts and Payments basis in line with the recommendation of the Third Age Trust and the Charity Commission for Northern Ireland. All equipment purchased is therefore written off against receipts in the year of purchase. The Statement of Assets and Liabilities attached shows assets that are assessed to have a notional value, together with the balances held in cash.

In conclusion our finances are in very healthy order and for this reason your committee have accepted my proposal that the membership subscription remains unchanged.

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2023 to 31 March 2024.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2023 was £39,427, balance at the end of March 2024 is £52,232. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

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The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Dr Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Mary O'Hare	
Nigel Creighton	
Patricia Fulton	

Principal Address

c/o Barbara Foster
24 Woodvale Road
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BT55 7JF

Bankers

HSBC
20-22 Railway Road
Coleraine
BT521PD

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:

Barbara Foster

01.05.2024

Barbara Foster
Chair

Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 2024.

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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 1st MAY 2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Receipts				
Voluntary Receipts				
Donations	5,529	--	5,529	3,345
Grants	--	--	--	246
Other voluntary receipts	30	--	30	
From Charitable Activities				
Membership Fees	14,568	--	14,568	15,117
Activity Fees	51,643	--	51,643	52,731
Outings	37,549	--	37,549	45,234
Total Receipts	109,319	--	109,319	116,673
Payments				
Cost of Charitable Activities	80,650	--	80,650	89,559
Governance Costs	7,491	--	7,491	7,832
Third Age Trust	7,875	--	7,875	5,386
Asset and Investment Purchase				
Purchase of Equipment	498	--	498	1,746
Total Payments	96,514	--	96,514	104,523
Net Receipts	12,805	--	12,805	12,150
Transfers to/(from funds)	--	--	--	--
Surplus for the year	12,805	--	12,805	12,150

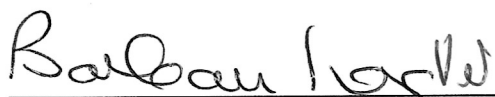
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

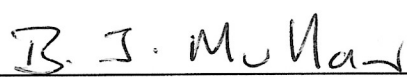
Statement of Assets and Liabilities - Year Ended 31 March 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Funds Reconciliation				
Cash at bank 31.3.22	39,427	--	39,427	27,277
Surplus this year end	12,805	--	12,805	12,150
Cash at bank 31.3.23	52,232	--	52,232	39,427
 Bank Balances				
No 1 Current Account			30,874	23,469
No 2 Current Account			20,429	14,770
Multi-currency credit cards			929	1,188
			52,232	39,427
 Other Assets (Unrestricted Fund)				
Audio Visual systems (at cost)			965	965
Table Tennis table (at cost)			690	690
Table Tennis table (sale proceeds)			-200	-200
Inkjet printers (at Cost)			475	475
Other equipment (at cost)			--	
			1,930	1,930

Approved by the Trustees 1st MAY 2024 and signed on their behalf by:



 Barbara Foster
 Chair



 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 permit a charity to prepare a Receipts and Payments Account and a Statement of Assets and Liabilities where gross income in the financial year does not exceed £250,000. Therefore, Receipts and Payments Accounts and a Statement of Assets and Liabilities have been prepared and presented for the year ended 31st March 2024. All Income is recorded when received. All Expenditure is recorded when paid.

5. Fixed Assets

Fixed assets are defined as items held for functional use, with a useful life longer than one year, and with a value above the capitalisation threshold. For all equipment the threshold is £200. Valuations have been provided for all such assets on the basis of their cost when acquired. Assets are not depreciated. All equipment is written off within three years of the purchase date.

7. Independent Scrutiny

The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 requires any charity registered in Northern Ireland to have its accounts reviewed or audited. Where gross income in the financial year does not exceed £250,000 the review may be an Independent Examination by and Independent Person. Causeway u3a have chosen to exceed this minimum requirement by engaging a qualified person to undertake the review for the year to March 2024.

Causeway U3A

Northern Ireland - Charity number 104728

Annual return

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

Causeway u3a AGM
Chair's Report for the Year April 2023 to March 2024

Hello Everyone

Well, here we are again, ready for another AGM as Causeway reaches its 30th year.

It is impossible for me to thank everyone who has contributed to the success of our activities throughout the year so I hope you will forgive me if I mention only a few. Our membership continues to grow, we now have over 1350 members which is a fantastic number. Our Membership Secretary, David Johnston, has been very busy over the last few weeks dealing with renewals, so many thanks to David for that. Loretto Blackwood manages our web-site with quiet efficiency, offering members information and comprehensive documentation. Clare Carter has continued to produce our bi-monthly Newsletter, as she has tirelessly for many years, but she has now decided to hand over to a new team put together by Brendan Mullan. My heartfelt thanks to Clare and my best wishes to the new team. John Moore has sadly decided to give up his technical role supervising the sound for our monthly meetings after some 15 years of dedicated service for which we are all very grateful. I wish to thank our activity co-ordinator Mary O'Hare for all her efforts in keeping an eye on the wide range of our activities which run from Art to Yoga. Each one depends upon the expertise freely given by members within the philosophy of the u3a movement and without their hard work Causeway u3a could not function. My deepest gratitude goes to all our group leaders and activity co-ordinators, particularly to those retiring this year. If Causeway is to continue to flourish we need members to undertake these vital tasks, and your Committee would be delighted to offer advice and assistance to anyone interested in taking on these responsibilities.

This year we have had once again some enjoyable day trips and holidays, none of which would have been possible without the painstaking research and negotiating skills of their leaders for which I am very grateful. Our Vice-Chair, Ken Canavan, has organised several successful day trips, including a memorable visit to Armagh in December which had ended with carols round an open fire in Killymoon Castle. He also led the autumn holiday to Harrogate which was much enjoyed by participants, particularly the visit to York Minster. Rosalind Pritchard continues to coordinate our international holidays, leading a party to Lake Garda in May. After an inauspicious start with atrocious weather on the drive from the airport to the hotel, the tour proved a great success with good hotels, a well-balanced programme, an excellent tour manager and experienced local guides. The holiday was provided in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.)

The Activity Fair was held in September when our group leaders gathered to enrol members in our huge range of activities. This event was actually 'buzzing', and for this I must give thanks to our Secretary, Alan Sharp, who worked tirelessly to that end. It was held, as always, in the Lodge Hotel, which is generous in its hospitality for our monthly meetings and other activities.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

We have enjoyed a varied range of speakers and charity presentations for those monthly meetings, again thanks to Ken Canavan's wide range of contacts. Ken and Tenia Woods organised a very successful Christmas lunch at the Royal Court Hotel in Portrush with some fantastic entertainment from Katy Bustard and the children of her harp school and our own Singing for Fun group.

Professor Malachy O'Neill, the Director of Regional Engagement at Ulster University, is a firm friend of Causeway u3a and we are very grateful to the University for the access it offers to its facilities, and seminars and lectures in the English and History departments. Many of our members reciprocate by volunteering as subjects for various research projects. We also enjoy an excellent relationship with Causeway Coast and Glens Borough Council and have cooperated with them in the preparation of an Age-Friendly strategy for the Borough. Foyle u3a have been very helpful, offering advice and opening their financial workshops to our members.

Our Support Network ran a session on Falls in the Home – sadly based in part upon the unfortunate experience of Barry Williamson, who, along with Pat Fulton, led the meeting. Joe Henderson organised four first aid seminars with the assistance of the British Red Cross which were very well attended. Joe has undertaken this role for five years, for which we express our thanks, but would now like to pass the reins to someone else – another opportunity so please don't be shy!

As you can see from the Treasurer's report, our finances are in a very healthy state, and I am grateful to Brendan Mullan for his oversight and for the research he and Nigel Creighton have undertaken in the search for a more user-friendly administrative package which seems to be bearing fruit. Brendan is also very active in the Northern Ireland Region, I'm not sure where he finds the time! Kate McGurk remains remarkably persistent in her pursuit of obtaining HMRC's approval for Causeway to collect gift aid. This has now become a national problem and the Third Age Trust is undertaking negotiations on behalf of the movement. I would also like to offer a massive thank you to Rosemary Peters Gallagher for her advice on various problems throughout the year and for acting as the examiner of our accounts.

Finally, many thanks to our excellent committee, to which Pat Fulton, Robert Irvine and Anna Logan were co-opted this year. We have really gelled and for me it has been a pleasure to chair such convivial meetings.

I read somewhere recently that, at our age, we are wiser and more creative than ever. There you have it, the wisdom and humour of age is ours. So enjoy.

Barbara Foster

Chair, Causeway u3a, 2023-2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TREASURER'S REPORT

This year has seen an improvement in our financial position since our last AGM in 2023. The funds balance at the 31st March year end is £52,232 an increase of over £12,000 on last year's balance. As well as income from membership fees and activities we also received total donations from Riviera Travel of £5,529 (2023 £3,345), from members who booked holidays with them and requested their Affinity Partnership scheme to be applied to Causeway u3a (up to 10% of the holiday cost is donated). The cost of the holiday to the member is unaffected by using this scheme. Note that it is a condition of the scheme that payments made by Riviera Travel go into the U3A's funds and are not passed back to the person or persons booking the holiday.

Our finances are strong and leave us well able to cope with the challenges which businesses and charities currently face. I must acknowledge the assistance of Nigel Creighton in collecting activity group fees using SumUp. This has proved to be a very efficient way of collecting activity fees and has saved me as Treasurer and activity group leaders a considerable amount of time. In addition, our Membership Secretary, David Johnson, has made a sterling effort to collect membership fees, no small task as we now have nearly 1,400 members. Causeway u3a is a voluntary organisation and without the willing work of all our volunteers, we would not be able to continue.

During the year our bank, HSBC, closed its Coleraine branch. In light of this your committee has approved the opening of an account with the Ulster Bank. This is currently underway.

The accounts are prepared on a Receipts and Payments basis in line with the recommendation of the Third Age Trust and the Charity Commission for Northern Ireland. All equipment purchased is therefore written off against receipts in the year of purchase. The Statement of Assets and Liabilities attached shows assets that are assessed to have a notional value, together with the balances held in cash.

In conclusion our finances are in very healthy order and for this reason your committee have accepted my proposal that the membership subscription remains unchanged.

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2023 to 31 March 2024.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2023 was £39,427, balance at the end of March 2024 is £52,232. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

Causeway u3a, charity number 104728, was registered with The Charity Commission for Northern Ireland on 4 March 2016.

The charity is a member of the Third Age Trust as an unincorporated association and has a governing constitution which was last formally amended at the AGM on 23 April 2009.

Causeway u3a and its property are administered and managed in accordance with its constitution by the members of the Executive Committee, who are elected from amongst themselves by the membership at the AGM. The roles and responsibilities of the members of the Executive Committee or Trustees are set out in the governing constitution. The Committee typically meets once per month between September and April. At each meeting the Treasurer presents the latest accounts for review and discussion. The meetings provide a forum to: review recent activities; plan forthcoming events; discuss the development of the charity; and also, received reports from other officers on their areas of responsibility. Further ad hoc meetings are called if required.

The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Dr Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Mary O'Hare	
Nigel Creighton	
Patricia Fulton	

Principal Address

c/o Barbara Foster
24 Woodvale Road
Portstewart
BT55 7JF

Bankers

HSBC
20-22 Railway Road
Coleraine
BT521PD

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT (Cont'd)

Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:

Barbara Foster

01.05.2024

Barbara Foster
Chair

Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 2024.

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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 1st MAY 2024

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Receipts				
Voluntary Receipts				
Donations	5,529	--	5,529	3,345
Grants	--	--	--	246
Other voluntary receipts	30	--	30	
From Charitable Activities				
Membership Fees	14,568	--	14,568	15,117
Activity Fees	51,643	--	51,643	52,731
Outings	37,549	--	37,549	45,234
Total Receipts	109,319	--	109,319	116,673
Payments				
Cost of Charitable Activities	80,650	--	80,650	89,559
Governance Costs	7,491	--	7,491	7,832
Third Age Trust	7,875	--	7,875	5,386
Asset and Investment Purchase				
Purchase of Equipment	498	--	498	1,746
Total Payments	96,514	--	96,514	104,523
Net Receipts	12,805	--	12,805	12,150
Transfers to/(from funds)	--	--	--	--
Surplus for the year	12,805	--	12,805	12,150

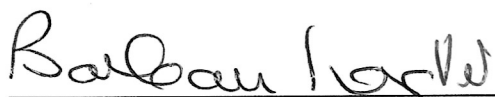
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

CAUSEWAY u3a

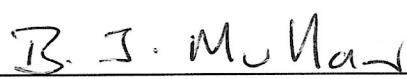
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Table Tennis table (sale proceeds)			-200	-200
Inkjet printers (at Cost)			475	475
Other equipment (at cost)			--	
			1,930	1,930

Approved by the Trustees 1st MAY 2024 and signed on their behalf by:



 Barbara Foster
 Chair



 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

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Causeway U3A

Northern Ireland - Charity number 104728

Accounts

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2023

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

Causeway u3a AGM
Chair's Report for the Year April 2022 to March 2023

It is very hard to believe that I am now at the end of my second year in office as it has slipped by so quickly. Now in our 29th year we have nearly 1,300 members, an increase of about 100 from last year. We continue to hold our monthly meetings in the Lodge Hotel and they are proving to be very popular with more than 100 members attending in person. John Moore and William Anderson are always on hand to oversee the sound and lighting and thanks to the technical expertise of our treasurer, Brendan Mullan, other members were able to access the meetings on zoom. It was a particular pleasure to see the return of our annual Activity Fair in September, the first time we have been able to hold it since 2019.

Our links with the Ulster University campus remain strong and we were delighted to welcome Professor Malachy O'Neill, the Director of Regional Engagement, to our Christmas lunch. We are very grateful for the facilities made available to our members and for the access to lectures and seminars in the English and History departments. In return many of our members act as surrogate medical patients and as volunteers to allow students in optometry to hone their skills. We remain a useful data resource for researchers examining the health and lifestyle of older people.

This year our day trips and holidays once again proved popular. Ken Canavan, our vice-chair, organised eight day trips, the highlight being that to Hillsborough in June as part of the celebrations for the late Queen's Platinum Jubilee. He also organised an Irish holiday in Kilkenny in the autumn. After working very hard on an international holiday in 2021 that was unable to proceed, Rosalind Pritchard organised a very successful holiday in May to both North and South Cyprus. This was in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.) David Eastwood took a party for a Spanish language and culture experience to Trujilo in September. All these trips and holidays were highly praised and we are indebted to Ken, Rosalind and Dave for their hard work.

Christmas lunch at the Royal Court was once more a huge success and our gratitude goes to Ken Canavan and Tenia Woods who did most of the 'leg-work'. Members were entertained at a very convivial occasion by the singing of Carnalridge Primary School choir and the playing of Katy Bustard's harpists.

Our many and varied activities – we have over 50 options ranging from Art to Yoga - all take place within the philosophy of the wider u3a movement, with members providing their expertise and experience for the benefit of others. Without their input Causeway u3a could not function and we are enormously grateful to our group leaders and activity coordinators, some of whom have been involved for over twenty years. To those relinquishing their roles this year we offer our sincere thanks for their dedication and support. Their retirement reminds us that the continuing success of our u3a depends on members being prepared to

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

act as group leaders and committee members. Please don't be shy, there is help and support available to assist anyone willing to undertake the roles that are essential to our future and your committee would be delighted to hear from you.

Our Support Network (formerly u3a Plus) hosted a very helpful and well-attended seminar on hearing loss in conjunction with the Royal National Institute for Deaf People. One of their local stalwarts, Dr Brian Caul, joined fellow Causeway u3a members Anne Browne and Dr Venie Martin, as recipients of awards in the Queen's Platinum Jubilee Honours. It was my privilege to convey Causeway's congratulations to Anne and Brian, both of whom became Members of the Order of the British Empire, and to Venie on her British Empire Medal.

We have ended the year with a short visit from Liz Thackray, the National Chair of the u3a. She spent several days in Northern Ireland in March, meeting u3a members in person and not, as she said, always as a face on screen in a zoom meeting. We were asked to demonstrate one of our activities, preferably something different from the predictable fare offered elsewhere, so we treated her to the delights of the Senior Wine Imbibers Group (SWIG) at a soup and sandwich lunch at the Royal Court. Stuart Pollard introduced this as an ideal example of a u3a activity – run by members, educational, social, and fun – and Brian McDowell, Ken Ward and Alan Sharp offered a short wine appreciation session (with practical experiences). Brian Peoples told her about Royal Portrush Golf Club and its hostings of the British Open. Fortunately the weather did allow her to see the course from the hotel window but she had to take on trust our assurance that, on some days, you could see Donegal!

It is impossible to mention everyone who has contributed to the success of Causeway u3a this year but I must acknowledge the work and support of the Committee, with particular thanks to Ken Canavan, our vice-chair, Brendan Mullan, our treasurer, David Johnston, our membership secretary and Alan Sharp, our secretary. A number of committee members are standing down this year, though Loretto Blackwood will continue to maintain our website and Tom Adair will take over the editorship of our regular Newsletter from Clare Carter, whose efforts have kept us so well informed of opportunities and activities throughout the year. Thank you Clare, for your contributions to Causeway, over many years and in various roles. Julia Kempe and Lorna Tinto, our activity co-ordinators, are also stepping down from the committee this year and will be very much missed for their enthusiastic support and guidance offered to our group leaders.

Finally a big 'Thank you' to all of you for your support over the last year.

Barbara Foster

Chair, Causeway u3a, 2022-2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TREASURER'S REPORT

This has been my first year as Treasurer. My thanks to my predecessor Tenia Woods for her advice and assistance in the handover of this role. My thanks also to Nigel Creighton for his assistance in collecting activity fees using SumUp . This method of collecting fees has proved efficient and very popular with our members and activity group leaders. We plan to extend this to the collection of membership fees in the relatively near future.

Our finances are in good order. The funds balance at the year end is £39,427 an increase of over £12,000 on last year's balance. There are three factors which account for much of this increase. Firstly, the reduced take up by members of the Third Age Matters magazine and thus reduction in cost to us. Secondly, a donation from Riviera Travel related to the holidays we book with them. Note that if you advise Riviera Travel that you are a member of Causeway u3a when booking a holiday with them they will donate to us which does not cost you anything. Thirdly we have had an increase in new members.

Some of our income from membership and activity fees relates to the year commencing 1st April 2023 but is included here under the receipts and payments basis. As Causeway u3a is a registered charity our accounts are prepared on a receipts and payments basis, the minimum required by the Charity Commissioners. Thus income is recorded when received and expenditure is recorded when paid. Likewise, there are some expenses still to be invoiced to us which relate to the period to 31st March 2023. These tend to be the same from year to year.

Your Committee recognises that our current balance of funds is in excess of that needed to function for the next twelve months and to fulfil all obligations arising in that period. Accordingly a sub-committee will be appointed to determine how this surplus can be best used to benefit members.

In conclusion our finances are in very healthy order and for this reason the membership subscription remains unchanged

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2022 to 31 March 2023.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2022 was £27,277, balance at the end of March 2023 is £39,427. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

Causeway u3a, charity number 104728, was registered with The Charity Commission for Northern Ireland on 4 March 2016.

The charity is a member of the Third Age Trust as an unincorporated association and has a governing constitution which was last formally amended at the AGM on 23 April 2009.

Causeway u3a and its property are administered and managed in accordance with its constitution by the members of the Executive Committee, who are elected from amongst themselves by the membership at the AGM. The roles and responsibilities of the members of the Executive Committee or Trustees are set out in the governing constitution. The Committee typically meets once per month between September and April. At each meeting the Treasurer presents the latest accounts for review and discussion. The meetings provide a forum to: review recent activities; plan forthcoming events; discuss the development of the charity; and also, receive reports from other officers on their areas of responsibility. Further ad hoc meetings are called if required.

The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Dr Rosalind Pritchard	
Mary O'Hare	
Julia Kempe	
Lorna Tinto	
Viny Robinson	
Loretto Blackwood	
Barry Williamson	
Tom Adair	

Principal Address

c/o Barbara Foster
24 Woodvale Road
Portstewart
BT55 7JF

Bankers

HSBC
20-22 Railway Road
Coleraine
BT521PD

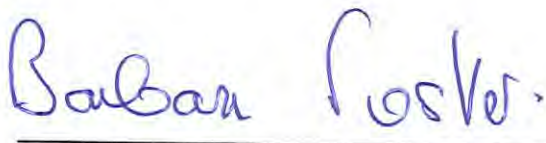
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

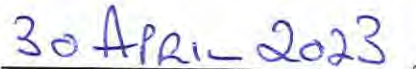
Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:



Barbara Foster
Chair



Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 30 APRIL 2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts				
Voluntary Receipts				
Donations	3,345	--	3,345	490
Grants	246	--	246	--
Refund of deposit (y/e 2020)	--	--	--	1,800
From Charitable Activities				
Membership Fees	15,117	--	15,117	13,780
Activity Fees	52,731	--	52,731	28,039
Outings	45,234	--	45,234	7,431
Total Receipts	116,673	--	116,673	51,540
Payments				
Cost of Charitable Activities	89,559	--	89,559	30,402
Governance Costs	7,832	--	7,832	7,150
Third Age Trust	5,386	--	5,386	7,015
Asset and Investment Purchase				
Purchase of Equipment	1,746	--	1,746	2,374
Total Payments	104,523	--	104,523	46,941
Net Receipts	12,150	--	12,150	4,599
Transfers to/(from funds	--	--	--	--
Surplus for the year	12,150	--	12,150	4,599

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Assets and Liabilities - Year Ended 31 March 2023

Funds Reconciliation	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Cash at bank 31.3.22	27,277	--	27,277	22,678
Surplus this year end	12,150	--	12,150	4,599
Cash at bank 31.3.23	39,427	--	39,427	27,277

Bank Balances

No 1 Current Account	23,469	16,666
No 2 Current Account	14,770	10,482
Multi-currency credit cards	1,188	129
	39,427	27,277

Other Assets (Unrestricted Fund)

Audio Visual systems (at cost)	965	1457
Table Tennis table (at cost)	690	--
Table Tennis table (sale proceeds)	-200	--
Inkjet printers (at Cost)	475	--
Other equipment (at cost)	--	670
	1,930	2,127

Approved by the Trustees 30 APRIL 2023 2023 and signed on their behalf by:

Barbara Foster
 Barbara Foster
 Chair

B J Mullan
 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 permit a charity to prepare a Receipts and Payments Account and a Statement of Assets and Liabilities where gross income in the financial year does not exceed £250,000. Therefore, Receipts and Payments Accounts and a Statement of Assets and Liabilities have been prepared and presented for the year ended 31st March 2023. All Income is recorded when received. All Expenditure is recorded when paid.

5. Fixed Assets

Fixed assets are defined as items held for functional use, with a useful life longer than one year, and with a value above the capitalisation threshold. For all equipment the threshold is £200. Valuations have been provided for all such assets on the basis of their cost when acquired. Assets are not depreciated. All equipment is written off within three years of the purchase date.

7. Independent Scrutiny

The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 requires any charity registered in Northern Ireland to have its accounts reviewed or audited. Where gross income in the financial year does not exceed £250,000 the review may be an Independent Examination by and Independent Person. Causeway u3a have chosen to exceed this minimum requirement by engaging a qualified person to undertake the review for the year to March 2023.

Causeway U3A

Northern Ireland - Charity number 104728

Annual report

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2023

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

Causeway u3a AGM
Chair's Report for the Year April 2022 to March 2023

It is very hard to believe that I am now at the end of my second year in office as it has slipped by so quickly. Now in our 29th year we have nearly 1,300 members, an increase of about 100 from last year. We continue to hold our monthly meetings in the Lodge Hotel and they are proving to be very popular with more than 100 members attending in person. John Moore and William Anderson are always on hand to oversee the sound and lighting and thanks to the technical expertise of our treasurer, Brendan Mullan, other members were able to access the meetings on zoom. It was a particular pleasure to see the return of our annual Activity Fair in September, the first time we have been able to hold it since 2019.

Our links with the Ulster University campus remain strong and we were delighted to welcome Professor Malachy O'Neill, the Director of Regional Engagement, to our Christmas lunch. We are very grateful for the facilities made available to our members and for the access to lectures and seminars in the English and History departments. In return many of our members act as surrogate medical patients and as volunteers to allow students in optometry to hone their skills. We remain a useful data resource for researchers examining the health and lifestyle of older people.

This year our day trips and holidays once again proved popular. Ken Canavan, our vice-chair, organised eight day trips, the highlight being that to Hillsborough in June as part of the celebrations for the late Queen's Platinum Jubilee. He also organised an Irish holiday in Kilkenny in the autumn. After working very hard on an international holiday in 2021 that was unable to proceed, Rosalind Pritchard organised a very successful holiday in May to both North and South Cyprus. This was in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.) David Eastwood took a party for a Spanish language and culture experience to Trujilo in September. All these trips and holidays were highly praised and we are indebted to Ken, Rosalind and Dave for their hard work.

Christmas lunch at the Royal Court was once more a huge success and our gratitude goes to Ken Canavan and Tenia Woods who did most of the 'leg-work'. Members were entertained at a very convivial occasion by the singing of Carnalridge Primary School choir and the playing of Katy Bustard's harpists.

Our many and varied activities – we have over 50 options ranging from Art to Yoga - all take place within the philosophy of the wider u3a movement, with members providing their expertise and experience for the benefit of others. Without their input Causeway u3a could not function and we are enormously grateful to our group leaders and activity coordinators, some of whom have been involved for over twenty years. To those relinquishing their roles this year we offer our sincere thanks for their dedication and support. Their retirement reminds us that the continuing success of our u3a depends on members being prepared to

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

act as group leaders and committee members. Please don't be shy, there is help and support available to assist anyone willing to undertake the roles that are essential to our future and your committee would be delighted to hear from you.

Our Support Network (formerly u3a Plus) hosted a very helpful and well-attended seminar on hearing loss in conjunction with the Royal National Institute for Deaf People. One of their local stalwarts, Dr Brian Caul, joined fellow Causeway u3a members Anne Browne and Dr Venie Martin, as recipients of awards in the Queen's Platinum Jubilee Honours. It was my privilege to convey Causeway's congratulations to Anne and Brian, both of whom became Members of the Order of the British Empire, and to Venie on her British Empire Medal.

We have ended the year with a short visit from Liz Thackray, the National Chair of the u3a. She spent several days in Northern Ireland in March, meeting u3a members in person and not, as she said, always as a face on screen in a zoom meeting. We were asked to demonstrate one of our activities, preferably something different from the predictable fare offered elsewhere, so we treated her to the delights of the Senior Wine Imbibers Group (SWIG) at a soup and sandwich lunch at the Royal Court. Stuart Pollard introduced this as an ideal example of a u3a activity – run by members, educational, social, and fun – and Brian McDowell, Ken Ward and Alan Sharp offered a short wine appreciation session (with practical experiences). Brian Peoples told her about Royal Portrush Golf Club and its hostings of the British Open. Fortunately the weather did allow her to see the course from the hotel window but she had to take on trust our assurance that, on some days, you could see Donegal!

It is impossible to mention everyone who has contributed to the success of Causeway u3a this year but I must acknowledge the work and support of the Committee, with particular thanks to Ken Canavan, our vice-chair, Brendan Mullan, our treasurer, David Johnston, our membership secretary and Alan Sharp, our secretary. A number of committee members are standing down this year, though Loretto Blackwood will continue to maintain our website and Tom Adair will take over the editorship of our regular Newsletter from Clare Carter, whose efforts have kept us so well informed of opportunities and activities throughout the year. Thank you Clare, for your contributions to Causeway, over many years and in various roles. Julia Kempe and Lorna Tinto, our activity co-ordinators, are also stepping down from the committee this year and will be very much missed for their enthusiastic support and guidance offered to our group leaders.

Finally a big 'Thank you' to all of you for your support over the last year.

Barbara Foster

Chair, Causeway u3a, 2022-2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TREASURER'S REPORT

This has been my first year as Treasurer. My thanks to my predecessor Tenia Woods for her advice and assistance in the handover of this role. My thanks also to Nigel Creighton for his assistance in collecting activity fees using SumUp . This method of collecting fees has proved efficient and very popular with our members and activity group leaders. We plan to extend this to the collection of membership fees in the relatively near future.

Our finances are in good order. The funds balance at the year end is £39,427 an increase of over £12,000 on last year's balance. There are three factors which account for much of this increase. Firstly, the reduced take up by members of the Third Age Matters magazine and thus reduction in cost to us. Secondly, a donation from Riviera Travel related to the holidays we book with them. Note that if you advise Riviera Travel that you are a member of Causeway u3a when booking a holiday with them they will donate to us which does not cost you anything. Thirdly we have had an increase in new members.

Some of our income from membership and activity fees relates to the year commencing 1st April 2023 but is included here under the receipts and payments basis. As Causeway u3a is a registered charity our accounts are prepared on a receipts and payments basis, the minimum required by the Charity Commissioners. Thus income is recorded when received and expenditure is recorded when paid. Likewise, there are some expenses still to be invoiced to us which relate to the period to 31st March 2023. These tend to be the same from year to year.

Your Committee recognises that our current balance of funds is in excess of that needed to function for the next twelve months and to fulfil all obligations arising in that period. Accordingly a sub-committee will be appointed to determine how this surplus can be best used to benefit members.

In conclusion our finances are in very healthy order and for this reason the membership subscription remains unchanged

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2022 to 31 March 2023.

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CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

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CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

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Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Dr Rosalind Pritchard	
Mary O'Hare	
Julia Kempe	
Lorna Tinto	
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Loretto Blackwood	
Barry Williamson	
Tom Adair	

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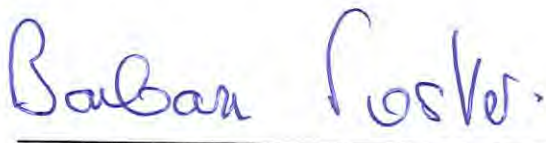
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

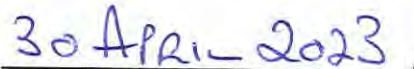
Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:



Barbara Foster
Chair



Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 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 Charity Commission under section 65(9) (b) of the Charities Act
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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.

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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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
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Address:

Date: 30 APRIL 2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts				
Voluntary Receipts				
Donations	3,345	--	3,345	490
Grants	246	--	246	--
Refund of deposit (y/e 2020)	--	--	--	1,800
From Charitable Activities				
Membership Fees	15,117	--	15,117	13,780
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Total Payments	104,523	--	104,523	46,941
Net Receipts	12,150	--	12,150	4,599
Transfers to/(from funds	--	--	--	--
Surplus for the year	12,150	--	12,150	4,599

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Assets and Liabilities - Year Ended 31 March 2023

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Other equipment (at cost)	--	670
	1,930	2,127

Approved by the Trustees 30 APRIL 2023 2023 and signed on their behalf by:

Barbara Foster
 Barbara Foster
 Chair

B J Mullan
 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

NOTES TO THE ACCOUNTS

1. Related Party Transactions

No transactions with related parties or trustees occurred during the year.

2. Trustee Remuneration

No remuneration was paid to any trustee during the year.

3. Trustee Expenses

No expenses were paid to any trustee during the year.

4. Accounting Policies

The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 permit a charity to prepare a Receipts and Payments Account and a Statement of Assets and Liabilities where gross income in the financial year does not exceed £250,000. Therefore, Receipts and Payments Accounts and a Statement of Assets and Liabilities have been prepared and presented for the year ended 31st March 2023. All Income is recorded when received. All Expenditure is recorded when paid.

5. Fixed Assets

Fixed assets are defined as items held for functional use, with a useful life longer than one year, and with a value above the capitalisation threshold. For all equipment the threshold is £200. Valuations have been provided for all such assets on the basis of their cost when acquired. Assets are not depreciated. All equipment is written off within three years of the purchase date.

7. Independent Scrutiny

The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 requires any charity registered in Northern Ireland to have its accounts reviewed or audited. Where gross income in the financial year does not exceed £250,000 the review may be an Independent Examination by and Independent Person. Causeway u3a have chosen to exceed this minimum requirement by engaging a qualified person to undertake the review for the year to March 2023.

Causeway U3A

Northern Ireland - Charity number 104728

Annual return

CAUSEWAY u3a

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2023

Charity No: NIC 104728

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CONTENTS

	Page
Chairperson's Report	3
Treasurer's Report	5
Trustees' Report	6
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of Assets and Liabilities	12
Notes to the Accounts	13

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

Causeway u3a AGM
Chair's Report for the Year April 2022 to March 2023

It is very hard to believe that I am now at the end of my second year in office as it has slipped by so quickly. Now in our 29th year we have nearly 1,300 members, an increase of about 100 from last year. We continue to hold our monthly meetings in the Lodge Hotel and they are proving to be very popular with more than 100 members attending in person. John Moore and William Anderson are always on hand to oversee the sound and lighting and thanks to the technical expertise of our treasurer, Brendan Mullan, other members were able to access the meetings on zoom. It was a particular pleasure to see the return of our annual Activity Fair in September, the first time we have been able to hold it since 2019.

Our links with the Ulster University campus remain strong and we were delighted to welcome Professor Malachy O'Neill, the Director of Regional Engagement, to our Christmas lunch. We are very grateful for the facilities made available to our members and for the access to lectures and seminars in the English and History departments. In return many of our members act as surrogate medical patients and as volunteers to allow students in optometry to hone their skills. We remain a useful data resource for researchers examining the health and lifestyle of older people.

This year our day trips and holidays once again proved popular. Ken Canavan, our vice-chair, organised eight day trips, the highlight being that to Hillsborough in June as part of the celebrations for the late Queen's Platinum Jubilee. He also organised an Irish holiday in Kilkenny in the autumn. After working very hard on an international holiday in 2021 that was unable to proceed, Rosalind Pritchard organised a very successful holiday in May to both North and South Cyprus. This was in conjunction with Riviera Travel, from whose financial support, through its generous Affinity scheme, Causeway u3a has greatly benefited. (You can find further details of the scheme on our website.) David Eastwood took a party for a Spanish language and culture experience to Trujilo in September. All these trips and holidays were highly praised and we are indebted to Ken, Rosalind and Dave for their hard work.

Christmas lunch at the Royal Court was once more a huge success and our gratitude goes to Ken Canavan and Tenia Woods who did most of the 'leg-work'. Members were entertained at a very convivial occasion by the singing of Carnalridge Primary School choir and the playing of Katy Bustard's harpists.

Our many and varied activities – we have over 50 options ranging from Art to Yoga - all take place within the philosophy of the wider u3a movement, with members providing their expertise and experience for the benefit of others. Without their input Causeway u3a could not function and we are enormously grateful to our group leaders and activity coordinators, some of whom have been involved for over twenty years. To those relinquishing their roles this year we offer our sincere thanks for their dedication and support. Their retirement reminds us that the continuing success of our u3a depends on members being prepared to

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

act as group leaders and committee members. Please don't be shy, there is help and support available to assist anyone willing to undertake the roles that are essential to our future and your committee would be delighted to hear from you.

Our Support Network (formerly u3a Plus) hosted a very helpful and well-attended seminar on hearing loss in conjunction with the Royal National Institute for Deaf People. One of their local stalwarts, Dr Brian Caul, joined fellow Causeway u3a members Anne Browne and Dr Venie Martin, as recipients of awards in the Queen's Platinum Jubilee Honours. It was my privilege to convey Causeway's congratulations to Anne and Brian, both of whom became Members of the Order of the British Empire, and to Venie on her British Empire Medal.

We have ended the year with a short visit from Liz Thackray, the National Chair of the u3a. She spent several days in Northern Ireland in March, meeting u3a members in person and not, as she said, always as a face on screen in a zoom meeting. We were asked to demonstrate one of our activities, preferably something different from the predictable fare offered elsewhere, so we treated her to the delights of the Senior Wine Imbibers Group (SWIG) at a soup and sandwich lunch at the Royal Court. Stuart Pollard introduced this as an ideal example of a u3a activity – run by members, educational, social, and fun – and Brian McDowell, Ken Ward and Alan Sharp offered a short wine appreciation session (with practical experiences). Brian Peoples told her about Royal Portrush Golf Club and its hostings of the British Open. Fortunately the weather did allow her to see the course from the hotel window but she had to take on trust our assurance that, on some days, you could see Donegal!

It is impossible to mention everyone who has contributed to the success of Causeway u3a this year but I must acknowledge the work and support of the Committee, with particular thanks to Ken Canavan, our vice-chair, Brendan Mullan, our treasurer, David Johnston, our membership secretary and Alan Sharp, our secretary. A number of committee members are standing down this year, though Loretto Blackwood will continue to maintain our website and Tom Adair will take over the editorship of our regular Newsletter from Clare Carter, whose efforts have kept us so well informed of opportunities and activities throughout the year. Thank you Clare, for your contributions to Causeway, over many years and in various roles. Julia Kempe and Lorna Tinto, our activity co-ordinators, are also stepping down from the committee this year and will be very much missed for their enthusiastic support and guidance offered to our group leaders.

Finally a big 'Thank you' to all of you for your support over the last year.

Barbara Foster

Chair, Causeway u3a, 2022-2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TREASURER'S REPORT

This has been my first year as Treasurer. My thanks to my predecessor Tenia Woods for her advice and assistance in the handover of this role. My thanks also to Nigel Creighton for his assistance in collecting activity fees using SumUp . This method of collecting fees has proved efficient and very popular with our members and activity group leaders. We plan to extend this to the collection of membership fees in the relatively near future.

Our finances are in good order. The funds balance at the year end is £39,427 an increase of over £12,000 on last year's balance. There are three factors which account for much of this increase. Firstly, the reduced take up by members of the Third Age Matters magazine and thus reduction in cost to us. Secondly, a donation from Riviera Travel related to the holidays we book with them. Note that if you advise Riviera Travel that you are a member of Causeway u3a when booking a holiday with them they will donate to us which does not cost you anything. Thirdly we have had an increase in new members.

Some of our income from membership and activity fees relates to the year commencing 1st April 2023 but is included here under the receipts and payments basis. As Causeway u3a is a registered charity our accounts are prepared on a receipts and payments basis, the minimum required by the Charity Commissioners. Thus income is recorded when received and expenditure is recorded when paid. Likewise, there are some expenses still to be invoiced to us which relate to the period to 31st March 2023. These tend to be the same from year to year.

Your Committee recognises that our current balance of funds is in excess of that needed to function for the next twelve months and to fulfil all obligations arising in that period. Accordingly a sub-committee will be appointed to determine how this surplus can be best used to benefit members.

In conclusion our finances are in very healthy order and for this reason the membership subscription remains unchanged

Brendan Mullan

Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT

The Trustees present their report for the financial year 1 April 2022 to 31 March 2023.

CHARITABLE OBJECTIVES

The Objects of Causeway u3a are: to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Causeway Coast and its surrounding locality; and 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.

PUBLIC BENEFIT STATEMENT

The benefits that flow from the purpose is keeping older minds active and involved through the acquisition of knowledge or furthering of knowledge in specific areas of interests to the recipient.

Causeway u3a provides the older person in its area with educational benefits which they would not otherwise be able to access at a minimal cost. Further benefits that flow from this purpose are improved health awareness of issues related to older people and physical and mental health maintained and/or improved through the uptake of activities provided hence reduction in demand for public health services. Also, the bringing together of isolated people and introducing them to new interests and friends therefore giving them a new outlook on life. This is especially pertinent to the Causeway area where people choose to retire to. The beneficiaries are the current 1,000+ members of Causeway u3a, who are retired or semi- retired men and women living in the Coleraine, Portstewart and Portrush catchment area. There is no possibility of any harm or possibility of harm outweighing the benefits.

ACHIEVEMENTS AND ACTIVITIES

These are set out in the Chairperson's Report on page 3.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Financial performance

Almost all our activities have now resumed following the covid epidemic and the credit balance against activities reflects the payment in advance for courses that will run from April until the summer. Balance held at the end of March 2022 was £27,277, balance at the end of March 2023 is £39,427. The accounts are produced on a receipts and payments basis therefore the balance carried forward reflects payments in advance for activities. The Trustees are content that the charity has sufficient reserves to continue to function effectively. It should be noted that all reserves are unrestricted.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the finances and operations of the Charity and are satisfied that systems and processes are in place to mitigate the exposures to the major risks.

Reserves Policy

The Trustees aim to ensure that sufficient reserves are maintained for the efficient operation of the charity. All reserves are unrestricted.

Reference and Administrative

Information Governance and related organisations

Causeway u3a, charity number 104728, was registered with The Charity Commission for Northern Ireland on 4 March 2016.

The charity is a member of the Third Age Trust as an unincorporated association and has a governing constitution which was last formally amended at the AGM on 23 April 2009.

Causeway u3a and its property are administered and managed in accordance with its constitution by the members of the Executive Committee, who are elected from amongst themselves by the membership at the AGM. The roles and responsibilities of the members of the Executive Committee or Trustees are set out in the governing constitution. The Committee typically meets once per month between September and April. At each meeting the Treasurer presents the latest accounts for review and discussion. The meetings provide a forum to: review recent activities; plan forthcoming events; discuss the development of the charity; and also, received reports from other officers on their areas of responsibility. Further ad hoc meetings are called if required.

The Annual Report and Accounts are approved by the Committee and then presented to the members at the Annual General Meeting

No funds are held by Causeway u3A as a custodian trustee.

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Annual Report and Accounts in accordance with applicable law and with UK Accounting Standards. The Trustees are also responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware: there is no relevant information of which the Charity's Independent Examiner is unaware; and, the Trustees have taken all reasonable steps to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees of the Charity for the year were:

Barbara Foster	Chair
Ken Canavan	Vice-Chair
Brendan Mullan	Treasurer
Alan Sharp	Secretary
David Johnston	
Dr David Eastwood	
Sir Paul Girvan	
Dr Rosalind Pritchard	
Mary O'Hare	
Julia Kempe	
Lorna Tinto	
Viny Robinson	
Loretto Blackwood	
Barry Williamson	
Tom Adair	

Principal Address

c/o Barbara Foster
24 Woodvale Road
Portstewart
BT55 7JF

Bankers

HSBC
20-22 Railway Road
Coleraine
BT521PD

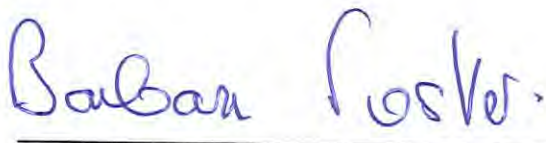
CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

TRUSTEES' ANNUAL REPORT (Cont'd)

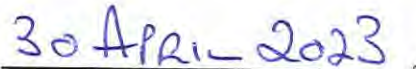
Independent Examiner

Dr R I Peters Gallagher OBE FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
County Londonderry
BT52 1NB

Signed on behalf of the Trustees by:



Barbara Foster
Chair



Date:

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

INDEPENDENT EXAMINERS REPORT

Independent examiners report to the charity trustees of Causeway u3a

I report on the accounts of the Charity for the year ended 31 st March 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 Charity Commission 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 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.

Signed;



Name:

Dr R. I. Peters Gallagher OBE, FCA
Moore (NI) LLP, Chartered Accountants
32 Lodge Road
Coleraine, BT52 1NB

Address:

Date: 30 APRIL 2023

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Receipts and Payments - Year Ended 31 March 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts				
Voluntary Receipts				
Donations	3,345	--	3,345	490
Grants	246	--	246	--
Refund of deposit (y/e 2020)	--	--	--	1,800
From Charitable Activities				
Membership Fees	15,117	--	15,117	13,780
Activity Fees	52,731	--	52,731	28,039
Outings	45,234	--	45,234	7,431
Total Receipts	116,673	--	116,673	51,540
Payments				
Cost of Charitable Activities	89,559	--	89,559	30,402
Governance Costs	7,832	--	7,832	7,150
Third Age Trust	5,386	--	5,386	7,015
Asset and Investment Purchase				
Purchase of Equipment	1,746	--	1,746	2,374
Total Payments	104,523	--	104,523	46,941
Net Receipts	12,150	--	12,150	4,599
Transfers to/(from funds	--	--	--	--
Surplus for the year	12,150	--	12,150	4,599

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

CAUSEWAY u3a

Statement of Assets and Liabilities - Year Ended 31 March 2023

Funds Reconciliation	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Cash at bank 31.3.22	27,277	--	27,277	22,678
Surplus this year end	12,150	--	12,150	4,599
Cash at bank 31.3.23	39,427	--	39,427	27,277

Bank Balances

No 1 Current Account	23,469	16,666
No 2 Current Account	14,770	10,482
Multi-currency credit cards	1,188	129
	39,427	27,277

Other Assets (Unrestricted Fund)

Audio Visual systems (at cost)	965	1457
Table Tennis table (at cost)	690	--
Table Tennis table (sale proceeds)	-200	--
Inkjet printers (at Cost)	475	--
Other equipment (at cost)	--	670
	1,930	2,127

Approved by the Trustees 30 APRIL 2023 2023 and signed on their behalf by:

Barbara Foster
 Barbara Foster
 Chair

B J Mullan
 Brendan Mullan
 Treasurer

CAUSEWAY u3a
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2023

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