

**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**

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**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 29<sup>th</sup> 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 Trujillo 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

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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

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**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 1<sup>st</sup> 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 31<sup>st</sup> 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

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**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.



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**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.

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**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



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**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:

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**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;

R. I. Peters Gallagher

Name:

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

Address:

Date: 30 APRIL 2023

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**CAUSEWAY u3a**

Statement of Receipts and Payments - Year Ended 31 March 2023

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

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Statement of Assets and Liabilities - Year Ended 31 March 2023

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

**Bank Balances**

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

**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
	<b>1,930</b>	<b>2,127</b>

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

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**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 31<sup>st</sup> 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.