

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.

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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 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.

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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
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

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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.
Barbara Foster
Chair

27.04.2025.
Date: