

**Registered Charity No. 1105255**

**Aughton and Ormskirk U3A**

**Report and Accounts for the year ending 31st March 2026**

# Aughton & Ormskirk U3A

## Report and accounts for the year ending 31st March 2026

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## Independent Examiner's Report to the Trustees of

### Aughton & Ormskirk U3A

I report on the accounts of the charity for the year ended 31 March 2026, which are set out on pages 3 to 8.

#### Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It was my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

#### Basis of examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

#### Independent examiner's statement


In the course of my examination, no matter has come to my attention

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

- \* to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- \* to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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

  
Nigel Rees  
Chartered Accountant

Accountants247 Limited  
Suite 201-204 Malthouse Business Park,  
48 Southport Road,  
Ormskirk  
Lancashire  
L39 1QR

..28...../..MAY...../ 2026

## AUGHTON & ORMSKIRK U3A

### LEGAL AND ADMINISTRATIVE INFORMATION

#### Management Committee

Mrs P Ball	Chairman
Mrs S Kierans	Secretary
Mr D Fewings	Treasurer
Mrs E Dixon	Membership Secretary
Mr P Andrews	
Mr D Blanchflower	
Mr M Faza	
Mr M Rimmer	
Mrs K Rutherford	
Mrs D Slater	
Mrs A Roberts	

#### Status

A Registered Charity (No. 1105255) operating under a Constitution last amended in 2022.

#### Bankers

HSBC Bank plc	8 Canada Square, London, E14 5HQ
The Co-operative Bank plc	PO Box 638, Salford, M5 0JQ
United Trust Bank Ltd	1 Ropemaker Street, London, EC2Y 9AW

#### Principle Address

Aughton Village Hall, Winifred Lane, Aughton, Ormskirk,  
Lancs, L39 5DH

#### Accountants and Independent Examiners

Accountants247, Suite 201-204 Malthouse Business Park,  
48 Southport Road, Ormskirk, Lancs, L39 1QR

## **Aughton & Ormskirk U3A**

### **Report of the Trustees for the year ended 31 March 2026**

#### **Structure, Governance and Management**

Aughton & Ormskirk u3a is an independently funded and managed organisation. It was founded in 2003 and is one of over 1,400 u3a's overseen by the Third Age Trust (TAT). All u3a's have a shared objective of offering local people the opportunity to continue to learn and to participate in activities of interest to them.

A&O u3a is managed by a supervisory Board of Trustees, elected annually at the AGM. Four subcommittees deal with day-to-day detail and offer support to the trustees.

#### **Finances**

The finances are overseen by the Finance subcommittee, led by an appointed chairman and the Hon. Treasurer. The accounts are inspected annually by our appointed accountants.

#### **This year**

During the 2025/26 financial year, our bank balance decreased by £7,109 to a financial year-end figure of £92,840.

Note 2a describes administration-related receipts and payments. At the 2025 AGM, our u3a adopted a resolution to reduce our bank balance by extending the 2024-2025 membership year to 30th September 2026; an action that meant there was no membership renewal process in October 2025. The consequent reduction in bank balance is deliberate. With no receipts from membership renewal, the admin-related receipts were £7,983, the related payments were £17,282. The deficit of £9,299 illustrates the impact of extending a membership year by twelve months.

Note 2b describes activity-related receipts and payments. The activity-related receipts were £114,909. This is broadly in line with the corresponding activity-related payments of £112,721. The declared aim of activities being self-funding was met.

The decision to extend the 2024-2025 membership year to 31st September 2026 meant that no membership renewal subscriptions were received in the 2025-2026 financial year. Subscriptions were limited to those of new members. Consequentially, the value of Gift Aid on membership subscriptions would have been around £300. For two years, our national office (the Third Age Trust) has been in discussion with HMRC regarding the definition of the 'personal benefit' which has to be factored into a claim for Gift Aid on membership subscriptions. The treatment of the benefit arising from learning in a more formal setting such as tutor-led sessions needs further consideration. Pending this, our Management Committee has decided to suspend submission of claims to HMRC for Gift Aid.

#### **The Future**

With a stable membership of circa 1,500 members supporting the offered activities, our financial position is robust.

I would like to offer my thanks to my fellow Trustees and to all members who take part in leading and organising activities. I would also like to thank those offering us special technical and financial skills, and those who support us by catering, setting up tables and chairs etc.

Pamela Ball  
Chair of the Trustees

## Aughton & Ormskirk U3A

### Notes to the accounts for year ending 31st March 2026

#### 1 Accounting Policies

##### a. Basis for preparation

These accounts have been prepared on a 'Receipts and Payments' basis. This simple form of accounting is allowed under section 133 of the Charities Act (2011), for charities with a gross income less than £250,000. The accounts are subject to external scrutiny in the form of an independent examination by the charity's accountants, Accountants 247. Independent examination is a lesser level of scrutiny than an audit. The focus is on whether any material matters of concern have come to the examiner's attention.

##### b. Funds structure

The charity's main sources of funds are annual subscriptions from members and contributions from those members to cover the cost of hiring rooms, paying tutors, hiring coaches and purchasing tickets for external events. A further source of funds is the interest earned on a number of fixed duration bonds. Gift Aid is claimed on the element of the annual subscription which can be deemed a donation. The income from these three sources is unrestricted and allows the Trustees to manage the u3a for the benefit of members.

##### c. Income recognition

All income is recognised on receipt (as opposed to when entitlement is established).

Previous practice has been to include Gift Aid entitlement, and earned interest not yet received in the Statement of Assets. These items are now omitted, as the money is not received within this financial year.

##### d. Expenditure recognition

Expenditure is recognised when the payment is made (as opposed to when the commitment is made).

Previous practice has been to include the fee for the inspection of the accounts in the Statement of Liabilities. This item is now omitted as the payment is not made in this financial year.

#### 2 Overview of usage of bank accounts

##### a. Administration

The HSBC Main account (supplemented by PayPal and United Trust Bank accounts) is funded by members' annual subscriptions and the associated Gift Aid which has been claimed from HMRC. These are used to cover the administrative overheads of the U3A; specifically: (a) member's subscription to the Third Age Trust, (b) use of the TAT Beacon system, (c) production and distribution of the magazine, (d) website, (e) professional fees and (f) other typical office costs.

##### b. Activities

The aim is for total activity-related receipts to cover total activity-related payments. Where an attendance fee is paid as a contribution toward the cost of hiring a room, we set that fee to £1, £1.50 or £2 (with a small number of exceptions), depending on the hourly hire rate, the duration of the session and the number of attendees. This approach does mean that some groups do not fully cover their room hire costs and that we rely on cross-subsidising. In the case of tutors, coach hire and the entrance cost of external venues, the individual member is expected to fully cover costs. The HSBC Groups account and the Co-operative Bank account are simply conduits facilitating payment of service providers (room hire, coach hire, tutors...) from financial contributions made by members. The U3A takes no fees or commission for facilitating payment of suppliers from members' financial contributions.

#### 3 Policy on cash reserves

\* Our level of cash reserves is intended to meet known and expected liabilities in the short and medium term, and to act as a contingency provision to secure the long-term continuation of the U3A's organisation and its activities.

\* The trustees have agreed that, in pursuit of these objectives, the U3A should hold cash reserves equivalent to approximately six months expenditure. This is consistent with the guideline offered by the Third Age Trust.

\* A significant element of our expenditure is pre-funded by members' contributions and, as such, does not represent a liability. Effectively, the U3A is acting as a conduit of members' money to be passed straight through to a third party. Instances of 'straight through' money include contributions covering the cost of tutors, theatre tickets, coach hire and other costs associated with field trips and study tours. In establishing the monetary value of six months expenditure, the trustees have agreed that the expenditure which is pre-funded by members' contributions can be omitted from the calculation.

\* The policy on cash reserves will be subject to review from time to time by trustees and may be modified in the light of changing conditions.

#### 4 Analysis of charitable funds

	Balance at 01/04/2025	Receipts	Payments	Balance at 31/03/2026
Unrestricted funds	99,949	122,891	130,000	92,840
Restricted funds	0	0	0	0
<b>Total</b>	<b>£99,949</b>	<b>£122,891</b>	<b>£130,000</b>	<b>£92,840</b>

## Aughton &amp; Ormskirk U3A

## Receipts and Payments Account

Period : 1st April 2025 - 31st March 2026

TOTAL RECEIPTS				TOTAL PAYMENTS					
ACTIVITIES	2025-2026 Apr-Mar		2024-2025 Apr-Mar		ACTIVITIES	2025-2026 Apr-Mar		2024-2025 Apr-Mar	
	TOTAL FUNDS (ALL UNRESTRICTED FUNDS)					TOTAL FUNDS (ALL UNRESTRICTED FUNDS)			
	£	£	£	£		£	£	£	£
Ring-fenced, straight through receipts									
Hired rooms					Hired rooms				
Attendees' session fees		46,633		42,373	Rooms at S&G HQ	18,400		17,480	
					Rooms at AVH	12,837		11,154	
					Rooms at other venues	13,700		14,940	
					Sub-total		44,937		43,574
Tutors		38,313		38,400	Tutors		39,846		36,803
Trips (theatre, Philharmonic etc)		14,925		12,204	Trips (tickets, coach etc)		13,713		12,941
Productions (drama, musicals)		9,128		7,621	Production expenses		8,001		7,413
Events (Social Committee etc)		5,639		5,794	Events		6,197		5,270
Bookstall		233		281					
Sundry items		38		43	Sundry items		25		73
Activities sub-total		114,909		106,716	Activities sub-total		112,719		106,074
Activities: surplus receipts versus payments		2,190		642					

ADMINISTRATION				ADMINISTRATION					
	2025-2026 Apr-Mar		2024-2025 Apr-Mar			2025-2026 Apr-Mar		2024-2025 Apr-Mar	
	TOTAL FUNDS (ALL UNRESTRICTED FUNDS)					TOTAL FUNDS (ALL UNRESTRICTED FUNDS)			
	£	£	£	£		£	£	£	£
Members' subscriptions (including donations)		2,410		15,000	Third Age Trust				
Gift Aid		1,768		3,723	Membership (& insurance)	5,908		7,338	
TAT diaries		174		135	General/magazine	1,641		192	
					TAT diaries	146		128	
Donations		253		0	Sub-total		7,695		7,658
					Magazine/Newsletter		3,080		2,340
Interest on deposits		3,377		2,413	Speakers		771		366
					Website/internet/phone		85		96
					Equipment		510		1,089
Sundry items		0		0	Office (post, printing, PO box photocopier, ....)		1,460		1,919
Admin. sub-total		7,982		21,271	Meetings		72		0
Admin.: surplus receipts versus payments		-9,299		5,557	Independent examiners		1,674		1,590
					Fees (banks, PayPal, SumUp)		258		510
					Sundry items		1,676		146
					Admin. sub-total		17,281		15,714

2025-2026 Apr-Mar		2024-2025 Apr-Mar		2025-2026 Apr-Mar		2024-2025 Apr-Mar	
TOTAL FUNDS (ALL UNRESTRICTED FUNDS)				TOTAL FUNDS (ALL UNRESTRICTED FUNDS)			
£	£	£	£	£	£	£	£
TOTAL RECEIPTS		122,891	127,987	TOTAL PAYMENTS		130,000	121,788

Account balance 01/04/25

£99,949

Account balance 31/03/26

£92,840

## Aughton &amp; Ormskirk U3A

Period: 1st April 2025 - 31st March 2026

## Summary of Fund Movements

Account	Opening bal. 01/04/25	Receipts	Payments	Net transfers (inter account)	Closing bal. 31/03/26
HSBC Main	3,019	2,181	-16,902	13,952	2,250
HSBC Groups	6,440	25,845	-112,903	84,000	3,381
PayPal	175	1,230	-39	-800	566
Co-operative (note 1)	18,945	90,258	-156	-83,000	26,047
United Trust Bank	71,371	3,377	0	-14,152	60,596
<b>TOTAL</b>	<b>£99,949</b>	<b>£122,891</b>	<b>-£130,000</b>	<b>£0</b>	<b>£92,840</b>

Note 1: The opening balance of the Co-operative Bank account includes £1,916.66 unbanked cash & cheques.

Note 2: All funds are unrestricted.

## Aughton & Ormskirk U3A

### Statement of Assets and Liabilities at 31st March 2026

	£	£
<b><u>ASSETS</u></b>		
<b>CASH AT BANK</b>		
HSBC Main account	2,250	
HSBC Groups Account	3,381	
Co-operative account	25,957	
PayPal account	566	
UTB 1- year bond	60,596	
	92,750	92,750
<b>CASH &amp; CHEQUES IN HAND</b>		
Membership subscriptions	50	
Co-op a/c (cash)	40	
Co-op a/c (cheques)	-	
	90	90
<b>TOTAL ASSETS</b>		<b>£92,840</b>
<b><u>LIABILITIES</u></b>		
<b>CREDITORS</b>		
None		
<b>TOTAL LIABILITIES</b>		0
<b>NET ASSETS</b>		<b>£92,840</b>

Approved by the following on ...../...../2026

<p>.....</p>	<p>Derrick Fewings Hon. Treasurer</p>
<p>.....</p>	<p>Pamela Ball Hon. Chairman</p>
<p>.....</p>	<p>Sheila Kierans Hon. Secretary</p>