CROXLEY GREEN u3a : ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted		Restricted		Total	
		2025	*2024*	2025	*2024*	2025	*2024*
		£	£	£	£	£	£
RECEIPTS & PAYMENTS ACCOUNT							
Receipts							
Membership subscriptions	3	9111	*9020*	0	*0*	9111	*9020*
Gift Aid tax refund		1324	*1213*	0	*0*	1324	*1213*
Other income		*167*	*70*	*0*	*0*	*167*	*70*
Activities:							
Study Groups	3 & 5	0	*0*	29038	*27783*	29038	*27783*
		10602	***10302***	**29038**	***27783***	**39640**	***38085***
Payments							
Activities:							
Third Age Trust: capitation fees		1429	*1368*	0	*0*	1429	*1368*
: magazine		1008	*866*	0	*0*	1008	*866*
Monthly meetings	4	2104	*1978*	0	*0*	2104	*1978*
Study Groups	3 & 5	3680	*3231*	28627	*27228*	32306	*30459*
Other expenses	4	539	*1197*	0	*0*	539	*1197*
		8760	*8640*	28627	*27228*	37387	*35868*
Assets purchased	2	1238	*112*	0	*0*	1238	*112*
		9998	***8752***	**28627**	***27228***	**38624**	***35980***
Excess of Payments over Receipts		604	*1550*	412	*555*	1016	*2105*
Bank & cash balances 31 December 2024		7330	*5780*	2425	*1870*	9755	*7650*
Bank and cash balances 31 December 2025		**7934**	***7330***	**2837**	***2425***	**10771**	***9755***
STATEMENT OF ASSETS AND LIABILITIES at 31 December 2025							
Cash Funds							
Bank balances		7935	*7331*	2317	*2037*	10252	*9368*
Funds held by Group organisers		0	*0*	*520*	*388*	520	*388*
		7935	***7331***	**2837**	***2425***	**10772**	***9756***

The Accounts comprise pages 1 and 2.

Approved by the trustees on 21st January 2026 and signed on their behalf by

N Smyth

Nick Smyth (Chair)

C C Hankinson

Chris Hankinson (Treasurer)

CROXLEY GREEN u3a: ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025: NOTES

1 The Accounts of the Croxley Green u3a have been prepared having regard to the recommendations of the Charity Commission and The Third Age Trust. Croxley Green U3A is registered as a Charity in England and Wales. Its registration number is 1142144.

2 Assets recognised but not valued in the Statement of Assets and Liabilities include a new Projector and Electric screen purchased in the year.

3 Accounting policies - The Accounts are prepared on a receipts and payments basis. The subscription year runs from March 1 to February 28.

There are at present 55 interest groups, an increase of 8 in the year. It is the general policy of the trustees for interest groups to be self-financing taking one year with another. However, for some of the Groups the significant costs of room hire are being met from unrestricted (general) funds and are outside of the self-financing requirements. The groups which, in the view of the trustees, have a material turnover are included in the Accounts as restricted funds. Most of the 55 groups are not included as their turnover relates only to a kitty for refreshments.

4 Activities: analysis of payments

	Unrestricted	
	2025	***2024***
	£	**£**
Monthly general meetings:		
Room and equipment hire	890	*832*
Speakers: fees and expenses	923	*805*
Refreshments	290	*341*
	2103	***1978***
Other Expenses:		
Membership and administration	390	*692*
Group Leaders' Lunch	0	305
Sundries	150	*200*
	540	***1197***

5 The movements in restricted funds during the year were:

	Balance 1 Jan 2025	**Receipts**	**Payments**	**Balance 31 Dec 2025**
	£	**£**	**£**	**£**
Restricted Study Groups				
Gardening Group	310	5697	5728	279
Local History Group	106	773	749	130
Exploring churches	60	288	288	60
Wine Appreciation (two groups)	61	1485	1348	198
Food and nutrition	0	513	513	0
	537	**8756**	**8626**	**667**
Restricted Social Activities				
Theatre Group	1653	17468	17277	1844
Table Tennis	11	107	100	18
Pickleball	224	2008	2115	117
Racketball	0	302	302	0
Yoga	0	115	0	115
Quiz NIght	0	280	204	76
	1888	**20280**	**19998**	**2170**
TOTAL	**2425**	**29036**	**28624**	**2837**

6 Remuneration of trustees and independent examiners - No remuneration was paid or payable, directly or indirectly, out of the funds of the charity for the year ended 31 December 2025 to any trustee or to any person or persons known to be connected with them (2024: nil). No amounts were paid or payable to the independent examiner in the year ended 31 December 2025 (2024: nil)

CROXLEY GREEN u3a
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF CROXLEY GREEN u3a

I report on the Accounts of the Trust for the year ended 31 December 2025 which are set out above.

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility to:

* examine the Accounts under section 145 of the Charities Act
* to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5) (b) of the Charities Act; and
* *to state whether particular matters have come to my attention*

Basis of Independent Examiner's report

My examination was carried out in accordance with 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 terms 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 statement below.

Independent Examiner's statement

In connection with 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 130 of the Charities Act; and
* to prepare Accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.



Michael J Hart FCA
262, Watford Road,
Croxley Green
Rickmansworth
Herts WD3 3DD

Date: 22 January, 2026

Croxley Green U3A

Trustees Report for the year ended 31 December 2025

Name and Constitution

Croxley Green University of the Third Age (Croxley Green U3A) was formed on 4th November 2009 with a constitution ratified by members on 17th April 2024. It is registered as a charity in England and Wales (number 1142144) and is affiliated to the Third Age Trust.

Charity Commission Contact

Peter Coulson "Shanaclon", Farm Road, Northwood, Middlesex HA6 2NZ

Bankers: TSB Bank plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH

Trustees

The following members of the Executive Committee (the trustees) held office during 2025:

Nick Smyth - Chair	Peter Coulson
Trevor Collingwood - Secretary	Rosey Mann
Christopher Hankinson - Treasurer	Jeremy Taffel
Louise Bland	Gillian Williams
Ruth Casadei	Diane Windle
Mary Coulson - retired 16 April 2025	Martin Wright - joined 16 April 2025

Objects of the charity

The advancement of education and, in particular, the education of older people and those who are retired from full time work by all means, including associated activities conducive to learning and personal development.

As Croxley Green U3A is registered as a charity in England and Wales the charitable purposes of Croxley Green U3A may only be altered with the prior consent of the Charity Commission.

Main activities and membership

In order to achieve the objects of the charity, the opportunity has been given to all qualifying adults in Croxley Green and its surrounding locality to become a member subject to setting, if necessary, a ceiling on numbers for practical reasons. On 31st December 2025 there were 377 members (2024: 362).
Monthly meetings are held, and interest groups run by members for members are formed - On 31st December 2025 there were 55 interest groups (2024: 48). All activities are open to all members.
The support and involvement of members confirm the trustees firm view that Croxley Green U3A fills a real need and is very much in the public interest.

Financial Statements

These are presented on a Receipts and Payments basis.

Unrestricted reserve

The trustees have concluded that the reserve should be at a level suitable for six months running costs, which is currently being achieved.

Approved by the trustees on 21st January 2026.

N. Smyth.

Nick Smyth - Chair

C. R. Hankinson.

Christopher Hankinson - Treasurer