REGISTERED CHARITY NUMBER: 1159698

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

FOR

HALE AND DISTRICT U3A

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

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FOR THE YEAR ENDED 31 MARCH 2026

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HALE AND DISTRICT U3A

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2026

TRUSTEES	E Keddie : Treasurer N Collins (resigned 1.6.25) D V Murray : Secretary J Thorley P Luton : Vice Chairman D B L Zucker : Chair P A Hodkinson A E Franks A Moss N Steer D Morris
PRINCIPAL ADDRESS	61 Woburn Drive Hale Cheshire WA15 8ND
REGISTERED CHARITY NUMBER	1159698
INDEPENDENT EXAMINER	P B Syddall & Co Chartered Accountants Grafton House 81 Chorley Old Road Bolton Lancashire BL1 3AJ
BANKERS	Barclays Bank plc 48 -50 George Street Altrincham Cheshire WA14 1RH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The charity is also known by the more recognised name of Hale U3A.

OBJECTIVES AND ACTIVITIES

Charitable purpose

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 in Hale and its surrounding locality.

Significant activities

The main focus of activities was as previously, special interest groups.

Groups have mainly been able to meet in person as they did prior to covid but we have maintained our Zoom account as this proved useful for certain groups to share information eg photography, or when a member was unable to attend because of incapacity.

The groups continued to cover a wide range of interests and activities featuring photography, art, creative writing, foreign languages, music, current affairs, ancestry and a number of other pursuits. Educational development was maintained accordingly.

Public benefit

The trustees have had regard to the guidance issued by the Charity Commission on public benefit and have done so in the continued operation of activities.

In particular, Hale u3a is open to all members of the public, who are no longer in full-time employment, primarily senior citizens.

Through our many activities, our members enjoy mental and physical stimulation, and opportunities to socialise as illustrated across our achievements and performance for the year.

Mental and physical activity and socialising are well-proven routes to improved mental and physical health, countering isolation and loneliness.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

ACHIEVEMENTS AND PERFORMANCE

In my third year as Chair I am pleased to report a continuing increase in our membership.

At 21st April we had 1154 members compared to 1013 members at the same date last year. Of these, 202 (17.5%) were still to renew their membership compared to 234 (23%) last year. So like for like growth in membership in 2025-26 is 14% as it was in 2024-25. At time of writing, 7th May, another 9 members have joined continuing the trend of approx. 12-15 members a month joining.

We continue to work hard to welcome and integrate new members. We held a New Members' Afternoon Tea on 23rd October and another on 27th April to take account of the number of new members. Approx 80 people attended these teas, a mix between group leaders, committee, new members and prospective members.

Monthly meetings

From April 2025-March 2026 1506 members attended monthly meetings. Slightly less than the previous year. Again the Xmas Gala was a sell-out.

Outings continue to be extremely popular.

9 outings took place, with an average of 51 members, the same as the previous year. We will expand this programme if we can find more Coach Couriers.

Holidays also continue to be extremely popular.

From April 25 to March 26 6 holidays took place with an average of 42 members, an increase on the previous year. Two more holidays are planned for May and September.

Outings and Holidays consistently sell out within days and we are looking at how we can increase our offer to members.

Social Events continue to be very popular.

From April 25 to March 26 7 events took place including two theatre visits with an average of 46 members.

This also included our first Nightclub Night attended by 85 members. We intend to hold these 3-4 times a year.

We held our first Xmas Coffee Morning which was well attended and another at Easter.

These were so successful that we are going to run one a month for three months and assess demand.

A new initiative will be Friday Night Suppers to complement the successful MOTO (members on their own) coffee mornings.

Our two Luncheon Clubs are thriving as well.

All of these events provide opportunities for our members to socialise which is so important as we age.

The Committee are currently looking at how our social events can be developed further.

We have now invited all members to attend the very successful monthly talks by the Science, Historians, and Local History Groups. This provides other opportunities for members to get together.

All of these activities depend on the skill and commitment of our volunteers to whom we are hugely indebted.

25 members walked the Altrincham 10k in September and enjoyed our Recovery Lunch.

We took a stand at the Altrincham 10k Run Village and we will be participating again this year.

We manned a float at the Altrincham Festival Parade in June and took a stand at the Altrincham Festival Showground. We will be manning a float again this year.

We also had an Open Day in April.

All these events help to publicise all the benefits of u3a to the public.

Our Interest Groups remain the core of our activities run by our inspirational Group Leaders. There are currently 85 active groups.

Some of the most recent events are Dancing Circle, Line Dancing, Evening Canasta, a 2nd Pickleball Group, Rummikub, and other groups are in the offing.

During the year we organised a Group Leaders' event to identify opportunities for improvement. We continued to build our relationships with partners in the local authority network, in particular participating in the Older People's Network which brings together the Local Authority, Health, Faith and Charity Sectors.

Through this, we have developed strong relationships with local social prescribers who work with surgeries to provide social solutions to combat loneliness, isolation and consequent mental health issues.

Our monthly newsletter continues to entertain and inform, and our website is our window to the world. Our Facebook page lets our members share banter and group photos.

We continue to have the benefit of free entry to Dunham Massey, free concerts through the Bridgewater Hall Community Members Scheme and also discounted tickets for the Stoller Hall concerts. Added to this is our new Members' Discount Scheme negotiating discounts with local businesses for our members.

We continue to have the comfort of a healthy bank balance, thanks to the legacy from the late Norma Holt's estate. This gives us the freedom to provide seed money for new initiatives and one-off grants to groups needing help. We also stopped charging for our Monthly Speakers Meetings.

On behalf of all our members, I'd like to thank David Morris who has provided invaluable technical IT support and developed our website during his tenure. Sadly, he has to stand down due to health challenges. We wish him a speedy and complete recovery.

I would also like to thank Chris Mason who, after many years of service, is standing down as Monthly Meeting Speaker organiser.

I've deliberately not named any more of the many volunteers who make Hale u3a so successful. There are so many I fear that I might miss someone out! But they know who they are, being the selfless community-minded people they are, I know that their success will, in itself, be reward for the wonderful work that they do. Having said that, inevitably our age profile necessitates that we continually recruit new volunteers to support all that we do and this is an ongoing challenge.

In conclusion thanks go to my hard-working Management Committee for a successful year and we look forward to continuing to improve the lives of our fellow citizens.

FINANCIAL REVIEW

Financial position

Total unrestricted funds show a surplus amount of £79,771 at the balance sheet date.

This is a reduction of £1,299 on last year which was expected, as the Committee look to use some of the funds donated to the charity last year.

The retained surplus on the designated funds at the end of the year were -
Groups - £1,460
Social - £4,778

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

FINANCIAL REVIEW

Reserves policy

The trustees aim to maintain reserves at around 6 months of annual expenditure in order to provide for unforeseen or unexpected costs.

The retained surplus on unrestricted funds at the end of the year of £79,771 equates to 17 months expenditure.

It is expected that future years will run at a loss in order to gradually reduce the level of reserves. In particular, the annual subscription is being held at £10 in spite of an expected increase in costs next year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charitable purpose

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 in Hale and its surrounding locality.

Recruitment and appointment of new trustees

The recruitment and appointment of new trustees is by election of members/co-opting onto executive committee.

Decision making and organisational structure

Decision making on routine matters is undertaken by the executive committee. More substantial matters are discussed by the executive committee (the trustees) and offered for agreement to a general meeting of members..

The executive committee is usually elected at the AGM and positions are open to all members and subject to restrictions as stated in clause 7 of the charity's constitution.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 21 May 2026 and signed on its behalf by:

E Keddie - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HALE AND DISTRICT U3A

Independent examiner's report to the trustees of Hale and District U3A
I report to the charity trustees on my examination of the accounts of Hale and District U3A (the Trust) for the year ended 31 March 2026.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A J Syddall M.A., F.C.A.
The Institute of Chartered Accountants in England and Wales

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

21 May 2026

HALE AND DISTRICT U3A

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	**2026 Unrestricted funds** £	2025 Total funds £
INCOME AND ENDOWMENTS FROM			
Subscriptions and charitable activities		**53,310**	111,065
Investment income	2	**847**	334
Total		**54,157**	111,399
EXPENDITURE ON			
Charitable activities			
Depreciation		**570**	156
General		**54,886**	47,331
Total		**55,456**	47,487
NET INCOME/(EXPENDITURE)		**(1,299)**	63,912
RECONCILIATION OF FUNDS			
Total funds brought forward		**81,070**	17,158
TOTAL FUNDS CARRIED FORWARD		**79,771**	81,070

The notes form part of these financial statements

HALE AND DISTRICT U3A

BALANCE SHEET
31 MARCH 2026

	Notes	**2026 Unrestricted funds** **£**	2025 Total funds £
FIXED ASSETS			
Tangible assets	4	**1,874**	1,108
CURRENT ASSETS			
Debtors	5	**-**	2,059
Cash at bank		**86,027**	85,566
		86,027	87,625
CREDITORS			
Amounts falling due within one year	6	**(8,130)**	(7,663)
NET CURRENT ASSETS		**77,897**	79,962
TOTAL ASSETS LESS CURRENT LIABILITIES		**79,771**	81,070
NET ASSETS		**79,771**	81,070
FUNDS	7		
Unrestricted funds		**79,771**	81,070
TOTAL FUNDS		**79,771**	81,070

The financial statements were approved by the Board of Trustees and authorised for issue on 21 May 2026 and were signed on its behalf by:

E Keddie - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures fittings and equipment	-	at varying rates on cost

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	**847**	334

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

TRUSTEES' EXPENSES

The trustees receive expenses for the reimbursement of costs incurred on the scheme's behalf.

4. TANGIBLE FIXED ASSETS

	Fixtures fittings and equipment £
COST	
At 1 April 2025	**5,173**
Additions	**1,336**
At 31 March 2026	**6,509**
DEPRECIATION	
At 1 April 2025	**4,065**
Charge for year	**570**
At 31 March 2026	**4,635**
NET BOOK VALUE	
At 31 March 2026	**1,874**
At 31 March 2025	1,108

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Prepayments and accrued income	**-**	2,059

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Subscriptions received in advance	**8,130**	7,663

7. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted funds			
General fund	**74,391**	**(858)**	**73,533**
Designated - groups	**2,151**	**(691)**	**1,460**
Designated - social	**4,528**	**250**	**4,778**
	81,070	**(1,299)**	**79,771**
TOTAL FUNDS	**81,070**	**(1,299)**	**79,771**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**18,696**	**(19,554)**	**(858)**
Designated - groups	**12,618**	**(13,309)**	**(691)**
Designated - social	**22,843**	**(22,593)**	**250**
	54,157	**(55,456)**	**(1,299)**
TOTAL FUNDS	**54,157**	**(55,456)**	**(1,299)**

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	13,039	61,352	74,391
Designated - groups	954	1,197	2,151
Designated - social	3,165	1,363	4,528
	17,158	63,912	81,070
TOTAL FUNDS	17,158	63,912	81,070

continued...

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,206	(14,854)	61,352
Designated - groups	11,209	(10,012)	1,197
Designated - social	23,984	(22,621)	1,363
	111,399	(47,487)	63,912
TOTAL FUNDS	111,399	(47,487)	63,912

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	13,039	60,494	73,533
Designated - groups	954	506	1,460
Designated - social	3,165	1,613	4,778
	17,158	62,613	79,771
TOTAL FUNDS	17,158	62,613	79,771

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	94,902	(34,408)	60,494
Designated - groups	23,827	(23,321)	506
Designated - social	46,827	(45,214)	1,613
	165,556	(102,943)	62,613
TOTAL FUNDS	165,556	(102,943)	62,613

continued...

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

9. INTEREST GROUPS

At 31 March 2026 there were 85 interest groups within Hale & District U3A.

The groups are largely self-financing and self-supporting. Group organisers are asked to make a quarterly return to the treasurer, detailing their receipts and payments. Nil returns are also recorded. If financial problems should arise within a group at any time, these would be reported to and discussed by the committee.

A limit of £100 cash was agreed by the committee as being the maximum sum a group organiser should hold at any one time. Any amount in excess of this is passed to the treasurer for banking. In some cases, all monies collected by group organisers are banked and the relevant venue paid directly by the committee.

10. SOCIAL ACCOUNT

The days out and theatre groups are not included in the interest groups; their activities are open to all members and their financing is handled within the remit of the social account. This is also used to collect and pay for general social activities which are organized by the U3A for its members and have an underlying educational element.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	2026	2025
	£	£
INCOME AND ENDOWMENTS		
Subscriptions and charitable activities		
Donations	**39**	59,586
Gift aid	**3,401**	1,305
Subscriptions	**13,365**	12,561
General meeting income	**207**	1,465
Income from group activities	**12,618**	11,210
Income from social activities	**22,844**	23,983
Sundry income	**836**	955
	53,310	111,065
Investment income		
Deposit account interest	**847**	334
Total incoming resources	**54,157**	111,399
EXPENDITURE		
Charitable activities		
Postage and stationery	**1,288**	1,409
IT costs	**876**	864
Other expenses	**2,056**	1,031
Third age trust	**7,961**	6,817
Venue hire	**3,378**	2,896
Expenditure on group activities	**13,309**	10,012
Expenditure on social activities	**22,593**	22,621
Speaker's fees	**1,586**	845
Refreshments	**1,839**	836
Depreciation on fixtures fittings and equipment	**570**	156
	55,456	47,487
Total resources expended	**55,456**	47,487
Net (expenditure)/income	**(1,299)**	63,912

Hale and District U3A
61 Woburn Drive
Hale
Cheshire
WA15 8ND

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
BL1 3AJ

Dear Sirs,

HALE AND DISTRICT U3A

We confirm to the best of our knowledge and belief, and having made appropriate enquiries of other trustees and staff of the charity, the following representations given to you in connection with your review of the charity's accounts for the year ended 31 March 2026

- We acknowledge as trustees our responsibility for the accounts, which you have prepared for the charity. All the accounting records have been made available to you for the purpose of your review and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.
- We confirm that there have been no changes in the accounting policies.

  In our opinion, the accounting policies are appropriate to the charity and conform with generally accepted accounting principles. We confirm that all transactions and balances have been accounted for in accordance with these accounting policies.
- We confirm that all assets have been included in the balance sheet.
- We confirm that all assets included in the balance sheet exist.
- We confirm that the charity owns all the assets included in the balance sheet, unless otherwise stated in the accounts.
- We confirm that the cost (or value) of all the assets in the balance sheet are fairly stated.
- We confirm that depreciation has been provided on all fixed assets with a limited economic life in accordance with the stated accounting policy. In our opinion, the rates of depreciation are reasonable.
- We confirm that all liabilities have been fully recorded in the balance sheet.
- We confirm that all liabilities recorded in the balance sheet are properly those of the charity.
- We confirm that all liabilities have been recorded at a fair value.

- We confirm that there has been no netting off of assets and liabilities.
- We confirm that all income has been fully recorded and correctly classified.
- The charity has not at any time during the year had any transactions with trustees and connected parties.
- The charity has no contingent liabilities.
- There has been no event since the balance sheet date which requires disclosing or which would materially affect the amounts in the accounts.
- The charity has not entered into any charitable commitments.

Yours sincerely

_____

Signed on behalf of the board

Eileen Keddie

Trustee

Date :