

FILLING REQUIREMENTS TO THE CHARITY COMMISSION – GUIDANCE

This document provides guidance on the process and formats to use when completing and submitting annual account to the various Charity Commissions of England and Wales, Scotland and Northern Ireland.

The following is applicable for u3as that are charities. For those that are a Charitable Incorporated Organisation (CIO) or Charity Limited by Guarantee (CLG) then there may be different reporting requirements.

This document is in line with the new requirements of 'SORP 2026'. See Appendix 9.

2. Defined Requirements

There are slightly different requirements for the different nations but each is defined specifically in the following Sections and referenced Appendices.

Appendix 1 is an extract from our general guidance document: 'Finance Matters', which shows the requirements for each nation. This document only provides guidance on the financial requirements. There are other requirements, eg to list and identify all Trustees but these are not covered by this document.

2.1. England and Wales

See Appendix 1, Section 6.1. and Appendix 9.

No requirement if u3a's income is less than £5,000.

For £5,000 to £10,000: Only a total for Income and a total for Expenditure needs to be entered online. See Appendix 2 for the relevant process.

For £10,000 and above: Only an Annual Return has to be submitted. Full accounts or a Trustees Annual Report (TAR) is not required. However the submitted Annual Return should include information from the Annual Accounts and Trustees' Annual Report. See Appendix 3 for an example.

For £25,000 and above: Three requirements - an Annual Return, Annual Accounts and a Trustees' Annual Report. See Appendix 4 for examples of each.

An independent examination of the accounts is required where the turnover exceeds £40,000 (from 30 September 2026).

For £250,000 and above: Same as above (but the Accounts must use the accruals basis). See Appendix 5.

For £500,00 and above: Accounts must be in accruals and prepayments and the independent examiner must be a member of one of the recognised accounting bodies.

2.2. Northern Ireland

Acknowledgement to John D Nicholson, of Belfast u3a, for this section and associated appendices:

The requirements for the Charity Commission for Northern Ireland (CCNI) which makes it difficult to define things currently for Northern Ireland. A significant deregulation push is underway in Northern Ireland, but it is taking a completely different shape than the one in England and Wales.

Instead of raising the internal accounting and audit tiers for existing filers, Northern Ireland's strategy focuses on a massive "bottom-up" deregulation. The Department for Communities (DfC) and the Charity Commission for Northern Ireland (CCNI) are actively implementing a mandatory registration threshold. This represents a major shift from the original "zero-threshold" model. The different approaches mean:

- England & Wales (CCEW): Easing the burden on mid-to-large sized charities by shifting the financial thresholds upward so fewer mid-tier organisations require deep statutory audits or complex accruals accounts.
- Northern Ireland (CCNI): Easing the burden entirely on micro and small community groups by removing them from the regulatory register altogether, while keeping strict financial scrutiny on mid-sized and larger charities.

This rollout is happening during the "latter stages of 2026" which points to a rollout window spanning from late autumn through December 2026. The reason this rollout cannot be pinned down to a single date like the September shift in England and Wales comes down to a strict legal and technical sequence currently playing out behind the scenes in Northern Ireland. Eligible small charities will be systematically contacted to decide if they want to formally deregister or opt to stay on the public record voluntarily. Furthermore, while the SORP accounting rules themselves are uniform across the UK, Northern Ireland's legal triggers remain unique. For example, even though the SORP classifies a "Tier 1" charity up to £500,000, Northern Ireland law still forces it to get a full statutory audit the second the income passes that £500,000 mark.

The above will probably only affect larger charities of which there wouldn't be any u3a of this size in NI.

See Appendix 1, Section 6.2 for the current requirements.

See Appendix 6 for examples for each threshold bracket.

Thresholds:

Gross income of £250,000 or less (and not a Charitable company)

- Can choose between Receipts and Payments account or Accrual accounts
- Require an independent examination by a person who must be independent and whom the Trustees believe to have the requisite ability to carry out a competent examination of the accounts.
- Constitution may require an audit.

Over £250,000 up to £500,000

- Must have Accrual accounts
- Require an independent examination by a member of a recognised accountancy body
- Constitution may require an audit.

Over £500,000

- Must have Accrual accounts and be consolidated to include any linked charities
- Require an audit

2.3. Scotland

Acknowledgement to Alison Gordon, of East Renfrewshire u3a, for this section and associated appendices:

The following information is for all Scottish u3as with an annual income of less than £250,000. There are currently no u3as in Scotland with an annual income above £250,000.

Not all u3as are charities in Scotland. Only those registered with the Office of the Scottish Charity Regulator (OSCR) need to submit annual accounts. OSCR requirements are:

1. Trustees' Annual Report
2. Report from an Independent Examiner (external scrutineer)
3. Statement of Receipts and Payments
4. Statement of the Balances as at the last day of the financial year
5. Notes to the accounts

A simple Receipts and Payments statement (summary) of your accounts is sufficient. This should summarise all monies received and all expenditures (via the bank or in cash) during its financial year.

The above is applicable for small non-company charities with a gross annual income under £250,000 and where there is no requirement within the charity's governing document or by funders or the charity trustees to prepare fully accrued accounts.

See Appendix 1, Section 6.3 for the current 'Finance Matters' u3a guidance document.

See Appendix 7 for further explanation and examples.

3. References

Links to the various charity commission websites:

Scotland:

<https://www.oscr.org.uk/news/keeping-your-charity-s-information-up-to-date-in-oscr-online/>

Northern Ireland:

<https://www.charitycommissionni.org.uk/running-a-charity/annual-reporting/>

England and Wales:

<https://www.gov.uk/guidance/prepare-a-charity-annual-return>

APPENDIX 1 – EXTRACTS FROM ‘FINANCE MATTERS – GUIDANCE’ DOCUMENT

6. Statutory Reporting Thresholds

(the version below is not the current version on the u3a website, but the mark up for the next revision. This may require further change as the SORP requirements are understood.

6.1 u3as Registered in England and Wales

Every charity, even if it is not registered with the Charity Commission (CC) needs to keep accounting records and produce annual accounts.

Accounts may be in receipts and payments or accruals and prepayments format but must be in accruals and prepayments format where gross receipts (Turnover) exceed £250,000.

Many u3a constitutions stipulate whether or not the statement of accounts should have an independent examination or audit (regardless of turnover levels). Where this is not stipulated an independent examination is required where the turnover exceeds £25,000. When turnover exceeds £250,000 the independent examiner must be a member of one of the recognised accounting bodies.

In addition an audit may be required where turnover exceeds £250,000.

The CC thresholds refer to ‘total income’, which means all income that flows into the charity. If total income is:

- Less than £5,000: There is no requirement to register with the CC* although as a charity the u3a must still comply with charity law.
- For £5,000 to £10,000: The u3a must register with the CC and online enter total income and expenditure.
- £10,000+: Within 10 months of the end of the financial year the u3a must submit an Annual Return (including information from the Annual Accounts and Trustees’ Annual Report).
- £25,000+: Within 10 months of the end of the financial year the u3a must submit an Annual Return, Annual Accounts and a Trustees’ Annual Report; The u3a’s Annual Accounts must be subject to independent examination (**see Appendix 9, threshold being increased**).
- £250,000 +: More stringent rules apply. The u3a must submit an Annual Return within 10 months of the end of the financial year including information from the Annual Accounts and Trustees’ Annual Report. Accounts must use the accruals basis, and they must be subject to independent examination.

‘Total’ income should include monies collected from Interest Groups.

* If your income is less than £5,000 you can still register with the CC. Which might help re Bank account applications.

The independent examiner can be a member of your u3a but cannot be a Trustee. They cannot be related parties to an Executive Committee member either, this includes familiar/in-laws or business partners. They do not have to have an accounting background. A good understanding of basic record keeping would suffice. A common practice is to ask a Treasurer from another local u3a to examine your accounts.

It is standard practice for the independent examiner to be appointed (or the approval for the EC to award) by the members at the AGM.

Note that since July 2023 the Charity Commission requires that each charity (each u3a) sets up a Charity 'Account'. Once this is established then Annual Accounts or any other submissions or changes have to be made through the account. Additional Trustees need to be added sequentially to the account.

6.2 u3as Registered in Northern Ireland

All charities require to be registered. Charities with income up to £500,000 can choose whether to prepare accounts on a receipts and payments basis or an accrual basis. Charities with income over £40,000 need their accounts checked by an 'Independent Examiner'.

A Trustees' Annual Report (TAR) reporting on how the u3a has met the public benefit requirement and an annual monitoring return (parts A & B) must also be completed.

ABOVE SUBJECT TO CHANGE DURING 2026 / 2027 DUE TO 'SORP 2026'.

6.3 u3as Registered in Scotland

All charities require to be registered but u3as do not need to be charities in Scotland. Within 9 months of the financial year end, every charity registered in Scotland must send the Office of the Scottish Charity Regulator (OSCR) an annual return and accounts and seek the OSCR's permission to make certain changes.

Non-company charities with gross income of less than £250,000 will normally prepare a simple form of accounts called 'Receipts and Payments Accounts'.

If income exceeds £250,000 the u3a must prepare fully accrued accounts.

All charities with an annual income below £500,000 need to have their accounts independently examined. Above £500,000 an audit may be required. In some cases, who can be an independent examiner is prescribed.

ABOVE NOT EXPECTED TO CHANGE DUE TO 'SORP 2026'. This brings in accounting and reporting rules that are identical across the whole of the UK. However 'Tier 1' states up to £500,000 Scotland have adapted this slightly by using up to £250,000 as first threshold. The £250,000 is already reflected in Section 2.3 above. As we have no u3as in Scotland above this threshold I currently there is no impact by SORP 2026.

APPENDIX 2 – ENGLAND & WALES, £5,000 TO £10,000 REQUIREMENTS

Requirement: complete simple online form only.

[Home](#)

[< Back](#)

Charity Commission annual return

A summary of your charity's submission status for the annual return is displayed below.

If applicable, annual accounts and trustees' annual report (TAR) submission status is also shown.

You must complete this before continuing to the next financial period.

The information you provide must relate to the financial year for the annual return you submit.

You can print a copy of the annual return by selecting the Print button at the top of every page.

Due documents

Your annual return for 01/01/2026 - 31/12/2026 is not available.

Your annual return for 01/01/2025 - 31/12/2025 is due in 218 days.

[Start now](#)

Your annual return for 01/01/2024 - 31/12/2024 was received on 18/02/2025.

[View submitted return](#)

Your annual return for 01/01/2023 - 31/12/2023 was received on 31/03/2024.

[View submitted return](#)

[< Back](#)

Financial period

The financial period details we currently hold for your charity are:

Financial period start date: 01/01/2025

Financial period end date: 31/12/2025

If the financial period end dates displayed are incorrect, you can change them in the [Change the charity financial period](#) service.

► [Definition of financial period](#)

Income and spending

Enter the charity's gross income and spending in the financial period for this annual return in the boxes provided.

Please round all figures to the nearest pound (do not enter decimal points or commas).

► [Further Guidance](#)

Income £

(Required)

Please round all figures to the nearest pound (do not enter decimal points or commas).

If your charity did not have any income, enter 0 (zero).

£	
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Spending £

(Required)

Please round all figures to the nearest pound (do not enter decimal points or commas).

If your charity did not have any spending, enter 0 (zero).

£	
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Check and submit your annual return for year end 2025

Before you complete the declaration and submit the annual return, you should check the content and accuracy of the information you have provided. You can also print a copy for your records by selecting the Print button at the top of this page.

Please note that you will be unable to print a copy of your annual return once you have submitted it.

Income and spending

[Edit](#)

Thank you

The Annual Return has been submitted and is now being processed

We have sent you an acknowledgement email confirming your submission. You can view a PDF copy of this form from the [dashboard](#) in the next 30 minutes.

What happens next

The details entered on your Annual Return are now being made available on the public charity register. The Charity Commission will contact you if there is any problem with your Annual Return.

You should allow 15 minutes for the submitted Annual Return to be processed. Do not attempt to select 'Start Now' again.

APPENDIX 3 – ENGLAND & WALES, OVER £10,000 to £25,000 REQUIREMENTS

Requirement: An 'Annual Return' only.

The Annual Return for this income bracket is the same as the Annual Return format for greater than £25,000. Therefore see Appendix 4 for example.

APPENDIX 4 – ENGLAND & WALES, OVER £25,000 to £250,000 REQUIREMENTS

Requirements: Three submissions, an 'Annual Return, Annual Accounts and a Trustees' Annual Report' (TAR).

The 4 page Annual Return form is online. An example is shown here for information:

(A point to remember: don't say that you have a policy unless you actually do, and you follow it!)

More guidance on the 'correct' answer for some of the questions are shown in Appendix 8.

See Appendix 8 for a clearer version of the 'Operational Policies' section.

Charity Commission Annual Return 2024

ISLINGTON U3A

Charity registration number: 1157057

Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2024.

PART A - Charity Information

Financial period

Financial period start date

01/10/2023

Financial period end date

30/09/2024

Income and spending

Income £

£ 27,060

Spending £

£ 30,372

Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

0

Income breakdown

Donations and legacies (excluding Endowments Received)

£ 19,100

Charitable activities

£ 0

Other trading activities

£ 6,402

Investments

£ 1,305

Other

£ 154

Grantmaking

Is grant making the main way your charity carries out its purposes?

No

Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas).

Individuals

£ 0

Other charities

£ 0

Other organisations that are not charities

£ 0

Trustee payments

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

☒ None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

Income from outside the UK

Did your charity receive income from outside of the United Kingdom in the financial period of this return?

No

Delivering activities outside the United Kingdom

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

Spending outside of the United Kingdom

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

No

Total Spending outside of the United Kingdom

£

Trading subsidiaries

Does the charity have any trading subsidiaries?

No

Charity contact details correct

Is the contact address displayed from the Register of Charities, correct?

No

Charity headquarters details correct

Is this the same address that you use as your charity's administrative headquarters?

Yes

Charity contact address

Address Line 1

183 Highbury Quadrant

Address Line 2

LONDON

Address Line 3

Address Line 4

Address Line 5

Postcode

N5 2TG

Country

Charity Headquarters address

Address Line 1

183 Highbury Quadrant

Address Line 2

LONDON

Address Line 3

Address Line 4

Address Line 5

Postcode

N5 2TG

Country

Were any of your charity's properties held by holding or custodian trustees on behalf of your charity (excluding the Official Custodian) during the financial period for this return?

No

Membership type

Is your charity part of a wider group structure with a parent body and subsidiary bodies?

no, the charity is not part of a wider group structure

Employment contract types

People were permanently employed by your charity

0

People were on fixed-term contracts with your charity

0

Self-employed people were working for your charity

0

Governance policies

Internal charity financial controls policy and procedures

Yes

Safeguarding policy and procedures

No

Financial reserves policy and procedures

Yes

Complaints policy and procedures

Yes

Serious incident reporting policy and procedures

No

Internal risk management policy and procedures

Yes

Trustee expenses policy and procedures

Yes

Trustee conflicts of interest policy and procedures

No

Investing charity funds policy and procedures

Yes

Campaigns and political activity policy and procedures

No

Bullying and harassment policy and procedures

No

Social media policy and procedures

No

Engaging external speakers at charity events policy and procedures

Yes

Safeguarding

Has your charity provided services to children and/or adults at risk in the financial period of the return?

No

Serious incidents

Has your charity reported all Serious Incidents (including any historical incidents) that the charity became aware of during the financial period of this return?

There were no incidents to report

External risk and impact

Donations

Unknown/No Change/Not Applicable

Other income - grants

Unknown/No Change/Not Applicable

Other income - contracts

Unknown/No Change/Not Applicable

Other income - investment

Unknown/No Change/Not Applicable

Expenditure on charitable activities

Unknown/No Change/Not Applicable

Expenditure on overheads

Unknown/No Change/Not Applicable

Number of volunteers
Unknown/No Change/Not Applicable
Number of employees
Unknown/No Change/Not Applicable
Number of trustees
Unknown/No Change/Not Applicable
Fundraising activities
Unknown/No Change/Not Applicable
Capacity to deliver services
Unknown/No Change/Not Applicable
Total service demand
Unknown/No Change/Not Applicable

Volunteers

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?

80

Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.

Please check back frequently to see any updates or changes to our privacy policy.

Declaration

This annual return has not been submitted and no Declaration has been made

Example of Annual Accounts format for submission:

Islington u3a 2024/25 Full Year Accounts

Year Ending 30 Sept 2025	Actual 12 Months
01 Subscription Income	19,031
02 TAM Income	-
03 Donations & grants	-
04 Events Inc (theatre)	4,562
05 Events Inc (others)	3,251
06 Interest Income (COIF)	1,135
Total Income	27,980
08 Subscription fees	(2,884)
09 TAM Expense	(328)
10 Beacon fee	(741)
11 Pay Pal fees	(352)
Siteworks Fee	(50)
12 Events Exp (theatre)	(5,453)
13 Events Exp (others)	(2,715)
14 Outings Expense	-
15 Co-ordinators	(758)
16 Groups - Room Hire	(2,290)
17 Groups - Expenses	(138)
18 Groups - Equipment	(99)
19 M Meeting - Rooms & Eqt	(5,481)
21 M Meeting - Catering	(3,729)
22 M Meeting - Sundry	(256)
24 EC Meetings	(81)
25 Publicity external	(1,072)
26 Membership Dev't	(300)
27 Website Dev't	(4,593)
28 Stationery	-
30 Admin & Sundries	(547)
31 Subscriptions/licenses	(1,567)
33 Contingency	-
Total Costs	(33,434)
Net Surplus/(Deficit)	(5,454)

	Bank Accounts					Accruals/Deferrals		Accounts
	Barclays 1	Barclays 2	COIF	Paypal	Total Banks	23/24	24/25**	24/25
Balance - Year Start	1,393	1,026	26,474	12,864	41,757			
Receipts (excl deferred)	2,731	8,186	1,135	17,381	29,433	14,663	(16,116)	27,980
Expenditure (Excl Acc'l & Def'l)	(24,271)	(7,670)	-	(720)	(32,662)	(279)	(493)	(33,434)
Transfers	21,384	(734)	(5,000)	(15,650)	-			
Balance - Year End	1,236	808	22,609	13,875	38,528			
							Net Surplus/(Deficit)	(5,454)

Retained Profit end 2024/25	
Bank Balance	38,528
Less Accruals & Deferrals	(16,609)
Net Retained Profit (Reserves)	21,919

** Deferred Revenue: £15,506 advance subscriptions, £600 theatre ticket receipts
Accruals: £800 unpaid room hire, PayPal fees deferred £307

R Tench

Robert Tench - Hon Treasurer Islington u3a

Jim Jenkins

Jim Jenkins - Independent Examiner

Another example of accounts format:

HGS u3a

Income & Expenditure for year to 31 May 2025

	£ 2024-25	£ 2023-24		£ 2024-25	£ 2023-24
Income			Expenditure		
Subscription received	20,775.00	22,114.50	Venue Hire	19,671.18	17,695.64
Less - Rebates/Refunds	-	(188.00)	Other Groups Expenses	12,180.35	14,417.60
Net Subscription received	20,775.00	21,926.50	Payments to Third Age	5,099.30	4,141.00
Less - Accrued Subs for rest of Sub Year	(5,193.75)	(5,481.63)	HGS u3a Costs	3,915.24	3,208.71
Plus - Deferred from last year	5,481.63	4,568.93	Depreciation	335.52	272.89
Total Subs y/t 31 May 2025	21,062.88	21,013.81			
Other Income	14,679.86	16,923.27			
Total Income	35,742.74	37,937.08			
Less Total Expenditure	(41,201.59)	(39,735.84)		41,201.59	39,735.84
Cum Deficit for year to 31 May 2025	(5,458.85)	(1,798.77)			

Balance Sheet at 31 May 2025

	£ 2024-05	£ 2023-24		£ 2024-05	£ 2023-24
Assets			Liabilities		
Fixed Assets	277.70	145.33	Reserves at 31 May 2024	26,476.77	22,793.91
Current Assets			Less Subs Deferred from Last year	(5,481.63)	
- Lloyds balance	9,402.91		Accrued Subs	5,193.75	5,481.63
- HSBC balance		18,867.63	Cum Deficit for year to 31 May 2025	(5,458.85)	(1,798.77)
- Cash at PayPal	1,756.43	60.30			
- Petty Cash	197.56	90.86	Reserves at 31 May 2025	20,730.04	26,476.77
- Prepayments	9,035.28	7,143.50			
- Theatre Account	60.16	169.15	Current Liabilities		
			Invoices Payable & Accruals		
Total Assets	20,730.04	26,476.77	Total Liabilities	20,730.04	26,476.77

Example of a Trustees' Annual Report for submission:

(this is just the index from a 9 page report)

CHESS VALLEY UNIVERSITY OF THE THIRD AGE

Charity Number: 1126990

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APPENDIX 5 – ENGLAND & WALES, OVER £250,000 REQUIREMENTS

Same requirements as Appendix 4. See examples there.

APPENDIX 6 – NORTHERN IRELAND

6.1: Annual Monitoring Return (AMR)

Summary of Requirements, Thresholds:

Gross income of £10,000 or less

- Confirm / Update Charity details
- Complete Part A
- Complete Declaration

Over £10,000 up to £250,000

- Confirm / Update Charity details
- Complete Parts A and B
- Complete Declaration

Over £250,000

- Confirm / Update Charity details
- Complete Parts A, B and C
- Complete Declaration

Update Charity details:

- Contact information – primary email address and website URL
- Trustee records – names and dates of birth for new Trustees and resignation dates for those who have left
- Trustee communications – email addresses and mobile phone numbers
- Quorum rules – minimum number of Trustees required

Financial figures - Part A:

- Gross income
- Total expenditure
- Overseas spending
- Accounting method – Receipts and Payments basis or Accruals basis

Verification details:

- Data breaches – whether any occurred sufficiently serious to require reporting to ICO
- Safeguarding policies – confirm current organisational policies regarding working with people at risk of harm.

Part B

- Fund Balances - Itemize how much is held in restricted funds (money designated for a specific project) versus unrestricted funds (general operational money)
- Staff costs
- Highest paid employee
- Governance costs - administrative legal duties, such as independent examiner fees or legal advice.

Part C

- Detailed income streams
- Detailed expenditure
- Assets and Liabilities

Screenshot documents are available here:

- [Less than £10K](#)
- [£10K to £250K](#)
- [Over £250k](#)

6.2: Summary of Requirements, Independent Examiner's Report:

Example of an unqualified report for a charity that is not a company and has an income of £250,000 or less

Independent examiner's report to the charity trustees of 'ABZ' :

I report on the accounts of the Trust for the year ended 30 April 2017, which are set out on pages 00 to 00.

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 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.

Name:

Relevant professional qualification or body:

Address:

Date:

6.3: Summary of Requirements, Trustees' Annual Report:

Contents

Essential

- Summary of the charity's main activities to further its purposes for the public benefit.
- Main achievements in the year.
- Statement that the trustees have had regard to the Commission's Public benefit requirement statutory guidance.
- A review of the charity's financial position at the end of the year.
- Details of any fund held by the charity that was materially in deficit at the end of the year and steps taken by the charity trustees to eliminate the deficit.
- A dated signature of one or more of the charity trustees.
- The name of the charity as it appears on the register of charities, as well as any other names it is known by.
- The Northern Ireland charity (NIC) number and, if applicable, company registration number.
- The principal address of the charity and, if it is a charitable company, the address of its registered office.
- The names of all charity trustees on the date the report was approved and all individuals who served as charity trustees during the year.
- Details of how the charity is constituted and its governing document.
- A summary description of the purposes of the charity.
- The name of any person, or body of persons, permitted by the trusts of the charity to appoint one or more new charity trustees and a description of the method used to make such appointments.

Good practice

- Include details of any funds held by the charity as a custodian trustee.

- More detail if it is thought this would be useful to those most likely to read and use the report.

If accruals accounts are produced

- Meet the requirements set out in the regulations.
- Meet the requirements of the Charities SORP (FRS102)

APPENDIX 7 – SCOTLAND

Annual reporting information should be sent to OSCR through their service, OSCR Online. You must complete an online annual return every year, within 9 months of your charity's financial year-end date.

As part of the online annual return, you will be asked questions about your charity, its finances and how the charity is run. All the questions should be straightforward to answer for anyone who has a good understanding of how the charity operates. You should also upload your required annual accounts, Trustees' Annual Report and external scrutiny report.

Under the 2006 regulations, submission must consist of:

1. Trustees' Annual Report
2. Report from an Independent Examiner (external scrutineer)
3. Statement of Receipts and Payments
4. Statement of the Balances as at the last day of the financial year
5. Notes to the accounts

Both the Statement of Balances and the Trustees Annual Report must be signed by one or more of the charity trustees on behalf of all the charity trustees and specify the date on which both were approved.

To allow comparisons to be made, all figures in the accounts must include the corresponding amount for the previous financial year.

The accounts must also distinguish between restricted, unrestricted, expendable and permanent endowment funds held by the charity.

Typed/digital signatures on the documentation as part of the online annual return are acceptable.

Trustees' Annual Report must include:

- The name of the charity as it appears on the Scottish Charity Register
- The charity's Scottish charity number
- What the charity has done – its outputs
- What the charity has achieved – its outcomes
- What difference the charity has made – its impact
- The structure
- Governance or Management arrangements
- Names of all the charity trustees during the financial year and on the date the annual report was approved.
- How the charity is constituted. Organisational structure. Relationship of the charity to any other body.
- The purposes of the charity as set out in the governing document
- Description of how charity trustees are recruited and appointed

- Summary of the main activities of the charity and achievements in the financial year
- Description of the policy the charity trustees have adopted to determine the level of reserves to be held. This should include:
 - The level of reserves held
 - Why they are held
 - The amount and purpose of any designated fund, and the likely timing of any expenditure that has been set aside for the future
 - If the charity has a deficit, an explanation of how it came about and what steps are being taken to rectify it.

Independent Examination

Independent examination is a less onerous form of external scrutiny than an audit and is available, under the 2006 Regulations, for charities with a gross income under £500,000. This threshold has been set at a level where the more detailed audit scrutiny is not deemed essential as an independent examination is deemed rigorous enough for this size of charity.

An independent examiner reviews the accounting records kept by the charity and compares them with the accounts prepared from those records. The examiner then prepares a report which provides the information required by the 2006 Regulations and provides an assurance as to whether or not anything has been found that needs to be brought to the attention of readers of the accounts.

The independent examination of receipts and payments accounts must be carried out by someone independent of the management and administration of the charity and who the trustees believe has the required skills and experience to carry out a competent examination of the accounts.

See section 4.1 (OSCR) in the Guide to Charity Accounts for an explanation of who would be considered independent of the management and administration of the charity. In deciding who might have the required skills charity trustees should take into consideration the degree of complexity of the charity's accounts. The more complex the accounts the more experience the independent examiner will require.

The types of people who charity trustees could consider as having the required skills and experience might include for example:

- full or associate members of the Association of Charity Independent Examiners
- qualified accountants currently in employment
- retired accountants
- other people familiar with financial matters who can demonstrate familiarity with the current reporting requirements for Scottish charities.

See below an example of a simple Receipts & Payments statement:

Statement of Receipts and Payments – For the Year Ended 31 December 2018

Receipts	Note	Unrestricted Funds	Restricted Funds	Total 2018	Total 2017
Voluntary Receipts					
Donations and Gift Aid		629	-	629	398
Grants	4	1,000	1,500	2,500	1,000
Legacy		150	-	150	-
Fund Raising		1,231	-	1,231	1,802
Bank Interest		147	-	147	231
Receipts from Charitable Activities					
Membership Fees		10,763	-	10,763	9,904
Summer Outing		1,478	-	1,478	1,577
		15,398	1,500	16,898	14,912
Payments					
Cost of Fund Raising		389	-	389	207
Cost of Charitable Activities	5	14,457	-	14,457	13,942
Grants and Donations	6	100	-	100	100
Governance Costs	7	260	-	260	177
Purchase of Equipment		639	1,171	1,810	401
Total Payments		15,845	1,171	17,016	14,827
Surplus/(Deficit) for the year		(447)	329	(118)	85
Transfers between funds	8	(171)	171	-	
Surplus/(Deficit) for the year		(618)	500	(118)	85

APPENDIX 8 – POLICIES AND PROCEDURES, ENGLAND AND WALES

MORE GUIDANCE ON THE 'CORRECT' ANSWER FOR SOME OF THE QUESTIONS TO BE ADDED LATER.

	Yes	No	Not applicable
Internal charity financial controls policy and procedures	☐	☐	☐
Safeguarding policy and procedures	☐	☐	☐
Financial reserves policy and procedures	☐	☐	☐
Complaints policy and procedures	☐	☐	☐
Serious incident reporting policy and procedures	☐	☐	☐
Internal risk management policy and procedures	☐	☐	☐
Trustee expenses policy and procedures	☐	☐	☐
Trustee conflicts of interest policy and procedures	☐	☐	☐
Investing charity funds policy and procedures	☐	☐	☐
Campaigns and political activity policy and procedures	☐	☐	☐
Bullying and harassment policy and procedures	☐	☐	☐
Social media policy and procedures	☐	☐	☐
Engaging external speakers at charity events policy and procedures	☐	☐	☐

APPENDIX 9 – SORP 2026

The Charities **Statement of Recommended Practice (SORP) 2026** introduces a new three-tier reporting framework based on gross annual income. **Tier 1** applies to smaller charities with a gross annual income of **£500,000 or less**. Most u3as will be Tier 1.

These requirements apply to accounting periods starting on or after **1 January 2026**.

Financial Statements

Tier 1 charities benefit from the most significant concessions and simplified reporting options.

- **Cash Flow Exemption:** Tier 1 charities are generally **not required** to prepare a statement of cash flows.
- **Natural Classification:** Unlike larger charities, Tier 1 organisations may choose a "**natural classification**" for their Statement of Financial Activities (SOFA).
 - They can use line descriptors for income that are useful to the reader (e.g., donations, grants).
 - Expenditure can be categorised by its nature (e.g., salaries, rent, travel) rather than solely by charitable activity.

Trustees' Annual Report (TAR)

The report for Tier 1 must be clear and concise, focusing on core stewardship.

- **Purposes and Activities:** Must provide a clear explanation of the charity's aims and main activities.
- **Impact Reporting:** Must include a section explaining how the charity's work has **made a difference** to its beneficiaries.
- **Reserves:** Must include a summary of the **reserves policy** and a reconciliation of reserve figures to the accounts.
- **Future Plans:** A **new requirement** for Tier 1 is to provide a summary of plans for the future.
- **Going Concern:** Must explain why the charity is a going concern, particularly if reserves are nil or negative.
- **Volunteers:** All tiers must now explain the scale and nature of activities undertaken by **volunteers**.
- **Sustainability (ESG):** Reporting on Environmental, Social, and Governance (ESG) matters is **encouraged but voluntary** for Tier 1.

Audit and Examination Thresholds

New statutory thresholds for England and Wales (expected from **30 September 2026**) align more closely with Tier 1 limits:

Requirement	New Threshold (Income)
Receipts & Payments Accounts	Allowed if income is below £500,000 (non-company only)
Independent Examination	Required if income is over £40,000
Qualified Examiner	Required if income is over £500,000
Full Audit	Required if income is over £1.5 million or assets >£5m and income >£250k .

 **Note on Location:** While these SORP changes are UK-wide, specific legal thresholds for accruals accounts or audits vary between England/Wales, Scotland, and Northern Ireland.