

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales · Charity number 1012343

Details

Other names RICHMOND UPON THAMES U3A

Status Registered

Legal form Other

Registered 1992-06-30

Register [View on the Charity Commission register](#)

Contact

Address 52 Essex Court
Station Road
London
SW13 0ER

Phone 07778537845

Email communications@richmondu3a.org.uk

Website <http://u3asites.org.uk/code/u3asite.php?site=605&page=1>

Activities

Objects: 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.

Activities: 1) To advance the education of older people no longer in full time gainful employment in the London Borough of Richmond Upon Thames and its surrounding locality. 2) To provide 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.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** RICHMOND UPON THAMES
- Richmond Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£47,708	£45,089	-	-
2023-12-31	£42,163	£42,227	-	-
2022-12-31	£41,247	£37,622	-	-
2021-12-31	£26,797	£23,355	-	-
2020-12-31	£29,802	£26,510	-	-

Trustees

Name	Role	Appointed
Mr John Cardwell	Chair	2014-02-26
Carole Fletcher		2022-02-23
Charlotte Edwina Gregson		2024-03-20
David Edward Wood		2016-02-25
Geraldine Ann Wear		2024-03-20
Norma Frances Cook		2025-03-26
Robert Litherland		2019-02-27

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales - Charity number 1012343

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2024		31	Dec	2024

Section A Reference and administration details

Charity name

Richmond upon Thames University of the Third Age

Other names charity is known by

Richmond upon Thames U3A

Registered charity number (if any)

1012343

Charity's principal address

52 Essex Court
Station Road
London
Postcode SW13 0ER

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Barclay	Chairman	1 Jan – 20 Mar 2024	
2	Susan Wood	Secretary		
3	Carole Fletcher	Treasurer		
4	David Wood	Membership Secretary		
5	John Cardwell	Chairman	20 Mar – 31 Dec 2024	
6	Bob Litherland			
7	Geraldine Wear		20 Mar – 31 Dec 2024	
8	Charlotte Gregson		20 Mar – 31 Dec 2024	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Examiner of the Accounts	Jeremy Barton	83 Stanley Gardens Rd, Teddington, TW11 8SY

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
How the charity is constituted <i>(eg. trust, association, company)</i>	Unincorporated association
Trustee selection methods <i>(eg. appointed by, elected by)</i>	Elected by the membership at the annual general meeting of the organisation

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).</p> <p>We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.</p>
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

<p>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.</p>

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We have been very fortunate in Richmond u3a that our membership totals have stayed high and people are still joining us every month from word of mouth recommendations. Therefore our focus has been on finding an increasingly diverse range of subjects of interest to our existing members, rather than on attracting new members.

We are a co-operative with all our groups and other activities run by our members. Thus, joining u3a offers scope for helping as well as access to courses. We operate an impressive range of some 130 groups, each led by one of our members. Our model enables us to keep our costs and membership fees exceptionally low. In addition, we do not require payments from the Government or Local Authority. Indeed, we pay about £4 per member to the Third Age Trust each year, in addition to payments for the Third Age Matters magazine, but we are not part of a centralised organisation. Third Age Trust ensures we comply with Charity Commission rules and negotiates more favourable rates of insurance but otherwise we are independent

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The organisation is entirely run by volunteers. None of the trustees/officers nor individuals running groups receive any payment from the organisation for their services.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Our membership numbers increased from 1365 at the end of 2023, to 1457 at the end of 2024, an increase of 7%, a remarkable rate of increase well in excess of what had been achieved in the previous few years. No promotion campaign had been conducted so it is difficult to know to what this increase can be ascribed.

The number of groups which members can join is currently around 130. Most of these meet either in hired premises, public venues or in private homes but around 30 meet on-line using Zoom or similar.

We attempt to hold a meeting on the last Wednesday of each month, open to all our members, with an invited guest speaker. These have also been used to disseminate information about our U3As activities. In 2023 we took the decision to relocate these meetings to Clarendon Hall in Twickenham from our previous venue of St Mary's Church. The hall has a significantly greater capacity and also a high quality and reliable sound system and projector/screen combination for showing slide presentations and videos. The average attendance figures since we moved to Clarendon Hall have exhibited a marked increase as a result. Unfortunately, four of our meetings had to be cancelled due to the hall being requisitioned by the council for various reasons.

During the year we published and mailed/mailed to all members two newsletters. These were in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintained our own website which contains information on all groups and events arranged by our U3A. During the year the website was successfully migrated to a new platform, SiteWorks. This will make it easier to maintain and synchronise the information with that on our membership system, Beacon.

The main mechanism for keeping members informed of future events and new groups is by email. We typically send out 4 to 6 emails a month to all those of our membership who are on email (around 99% of the membership).

David Wood, our Membership Secretary, has invested a lot of effort in trying to maximise our use of the membership system, Beacon. Among other initiatives, he has successively introduced on-line renewal of subscriptions using the Beacon Members' Portal. This not only makes it easier for our members to renew but considerably reduces the workload of our Treasurer.

Section E

Financial review

Brief statement of the charity's policy on reserves

We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

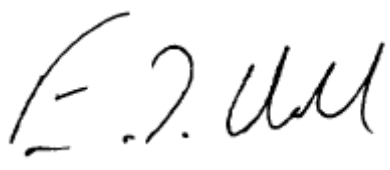
Our principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 12 years.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s)	Ernest John CARDWELL	Geraldine WEAR
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	6 May 2025	

Richmond Upon Thames u3a

Year ended 31st December 2024

	<u>Year to 31/12/2024</u>		<u>Year to 31/12/2023</u>	
	£	£	£	£
<u>INCOME</u>				
Subscriptions	22,565.87		22,367.00	
Group Members' Contributions	18,591.30		14,773.01	
Coach trips	2,445.00		1,214.50	
Bank Interest	163.17		-	
Gift Aid	3,943.24		3,809.00	
		<u>47,708.58</u>		<u>42,163.51</u>
<u>EXPENDITURE</u>				
Monthly meeting speaker fees	646.00		1,197.00	
Monthly meeting room hire	924.00		1,200.00	
Monthly meeting catering	275.96		112.84	
Printing and Stationery	3,401.92		5,403.37	
Postage	2,288.14		2,974.70	
Group room hire	20,042.42		15,232.22	
Group Leaders' and Volunteers' lunches	2,888.96		2,790.00	
New Members Lunches	-		535.46	
IT costs and Communications	2,053.24		2,535.37	
National U3A News	4,485.48		3,095.50	
u3a Membership Charges	5,692.00		5,636.00	
Coach trips expenditure	2,134.00		1,153.00	
Bank charges	143.00		262.04	
Copyright licence	64.20		64.20	
SW London Network	50.00		-	
Presents and Donations	-		35.00	
		<u>45,089.32</u>		<u>42,226.70</u>
SURPLUS OF INCOME OVER EXPENDITURE		<u><u>2,619.26</u></u>		<u><u>- 63.19</u></u>

**Independent Examiner's Report to the Trustees of
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2024.

Respective Responsibilities of Trustees and Examiner

The charity 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 required.

It is 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; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 trustees have not met the requirements to ensure that:
 - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
 - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jeremy Barton

Jeremy C. Barton

Date:

26/2/25

83 Stanley Gardens Road, Twickenham TW11 8SY

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales - Charity number 1012343

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2023		31	Dec	2023

Section A Reference and administration details

Charity name

Richmond upon Thames University of the Third Age

Other names charity is known by

Richmond upon Thames U3A

Registered charity number (if any)

1012343

Charity's principal address

32 Orleans Road
 Twickenham
 Middlesex
 Postcode TW1 3BL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Barclay	Chairman		
2	Libby Barton	Vice Chairman	1 Jan thru 30 Nov 2023	
3	Susan Wood	Secretary		
4	Carole Fletcher	Treasurer		
5	David Wood	Membership Secretary		
6	John Cardwell			
7	Bob Litherland			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Examiner of the Accounts	Jeremy Barton	83 Stanley Gardens Rd, Teddington, TW11 8SY

Name of chief executive or names of senior staff members (Optional information)

Stephen Jakobi

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
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Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).

We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We have been very fortunate in Richmond u3a that our membership totals have stayed high and people are still joining us every month from word of mouth recommendations. Therefore our focus has been on finding enough for our existing members to do, rather than on attracting new members.

We are a co-operative with all our groups and other activities run by our members. Thus, joining u3a offers scope for helping as well as access to courses. We operate an impressive range of some 130 groups, each led by one of our members. Our model enables us to keep our costs and membership fees exceptionally low. In addition, we do not require payments from the Government or Local Authority. Indeed, we pay about £4 per member to the Third Age Trust each year, in addition to payments for the Third Age Matters magazine, but we are not part of a centralised organisation. Third Age Trust ensures we comply with Charity Commission rules and negotiates more favourable rates of insurance but otherwise we are independent. We believe that our independence and flexibility is important to our success. What works well in one area might not work at all well in another part of the country, but this is part of the strength of our autonomy.

The committee is also composed of our members, and we welcome any members interested in becoming more involved in our work.. In June, Geraldine Wear agreed to join the committee and was coopted on. She will formally be elected to the committee at the next AGM, scheduled for March 2024. We are still seeking further committee members as we are currently below capacity.

During the summer we learnt that the council were once more hiring out Clarendon Hall where we used to hold our monthly meetings. Many of our members and also committee members had expressed dissatisfaction with the church which we had been using since April 2022; so it was decided to conduct a survey of our membership to determine the majority view. Although the response was quite low a significant majority were in favour of returning to Clarendon Hall. So with a majority on the committee in favour of this change, we took the decision to revert back in early 2024.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The organisation is entirely run by volunteers. None of the trustees/ officers nor individuals running groups receive any payment from the organisaon for their services.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The number of members in Richmond upon Thames U3A increased slightly over the course of the year, up from 1335 at the end of 2022 to 1365 by the end of 2023.

The number of groups which members can join is currently around 130. Most of these meet either in hired premises, public venues or in private homes but around 30 meet on-line using Zoom or similar.

We have held a meeting on the last Wednesday of each month, open to all our members, with an invited guest speaker. These have been used to disseminate information about our U3As activities. They have been held in St Mary's Church, Twickenham close to the river.

During the year we published and mailed/mailed to all members 4 newsletters. These were in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintained our own website which contains information on all groups and events arranged by our U3A. We also produced a printed Prospectus containing this same information in printed form, required because many of our members do not use the internet.

The main mechanism for keeping members informed of future events and new groups is by email. We typically send out 4 to 6 emails a month to all those of our membership who are on email (around 97% of the membership).

Section E

Financial review

Brief statement of the charity's policy on reserves

We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

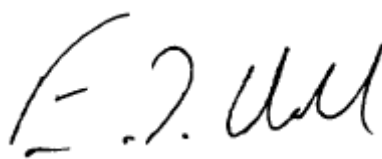
Our principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 10 years.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ernest John CARDWELL	Chris BARCLAY
Position (eg Secretary, Chair, etc)	Trustee	Chairman
Date	20 April 2024	

Richmond Upon Thames U3A

Accounts for the Year ended 31 December 2023

	<u>Year to 31/12/2023</u>		<u>Year to 31/12/2022</u>	
	£	£	£	£
<u>INCOME</u>				
Subscriptions	22,367.00		21,238.00	
Group Members' Contributions	14,773.01		10,196.93	
Coach trips	1,214.50		6,159.00	
Gift Aid	3,809.00		3,653.09	
		<u>42,163.51</u>		<u>41,247.02</u>
<u>EXPENDITURE</u>				
Monthly meeting speaker fees	1,197.00		918.00	
Monthly meeting room hire	1,200.00		750.00	
Monthly meeting catering	112.84		62.04	
Printing and Stationery	5,403.37		2,680.51	
Postage	2,974.70		1,964.23	
Group room hire	15,232.22		12,015.30	
Group Leaders' and Volunteers' lunches	2,790.00		2,698.36	
New Members Lunches	535.46		574.60	
IT costs and Communications	2,535.37		1,469.12	
National U3A News	3,095.50		3,698.40	
u3a Membership Charges	5,636.00		5,480.00	
Coach trips expenditure	1,153.00		4,985.00	
Bank charges	262.04		227.85	
Copyright licence	64.20		60.00	
Presents and Donations	35.00		38.95	
		<u>42,226.70</u>		<u>37,622.36</u>
SURPLUS OF INCOME OVER EXPENDITURE		<u>- 63.19</u>		<u>3,624.66</u>

NOTES TO ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

- 1. Subscriptions** The annual subscription has remained the same at £15 and £25 for joint membership. At the year end there were 1365 fully paid up members, compared with 1335 for last year.
- 2. Group Members' Contributions** Where a group is of a size or nature that cannot be accommodated in a private home a suitable venue is hired and group members are asked to contribute to the cost of the hire. The individual contribution is £3 per meeting.
- 3. Coach Trips** There was only one outing this year, to Salisbury in November. As usual it was well attended and a great success.
- 4. Gift Aid** Gift Aid was claimed for the tax year 2022/2023 based on the membership fees of the number of people who have signed up for Gift Aid.
- 5. Monthly Meetings** Monthly meetings have been held in St Marys Church, Church Street, Twickenham and each month a speaker is engaged to speak on various topics of interest. Future meetings, from February 2024, will be held in Clarendon Hall in York House.
- 6. Printing and Stationery** These costs relate mainly to the printing of the Richmond U3A Newsletters and to our printed Prospectus.
- 7. Postage** These costs are the mailing charges relating to the Newsletters and Prospectus.
- 8. Group Room Hire** These are the costs of hiring venues for group activities which include various sports activities and also rooms for groups with larger memberships.
- 9. Group Leaders/Volunteers' Lunches** To show appreciation for their commitment Group Leaders and Volunteers are invited to a lunch each year at the expense of Richmond u3a.
- 10. New Members' Lunches** New members are also invited to a lunch to introduce them to the Committee Members and some of the activities of Richmond u3a.
- 11. IT Costs and Communications** This cost is mainly the contribution paid to the National organisation for our use of Beacon which has been charged at a rate of £1 per member. This year's figure also includes the purchase of a new machine for printing membership cards.
- 12. National U3A Newsletter** This cost is charged by the National organisation at a rate of £3.60 per member for the TAT magazines.
- 13. U3A Membership Charges** Fees are levied by the National organisation at a rate of £4.00 per member. This is expected to remain the same for the current year 2024.

14. Bank Balance	<u>2023</u>	<u>2022</u>
Balance at 1st January	32,361.18	28,736.52
Surplus for Year	- 63.19	3,624.66
Balance at 31st December	32,297.99	32,361.18

This balance excludes funds belonging to SW London Network of £155.38

ACCOUNTS EXAMINED AND APPROVED

Jeremy G Barton
Jeremy Barton
U3A member No.2692

04/03/2024

Carole Fletcher
Carole Fletcher
Treasurer

04/03/2024

**Independent Examiner's Report to the Trustees of
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2023.

Respective Responsibilities of Trustees and Examiner

The charity 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 required.

It is 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; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 trustees have not met the requirements to ensure that:
 - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
 - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jeremy G Barton

Jeremy Barton

Date: 4/3/2024

83 Stanley Gardens Road, Twickenham TW11 8SY

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales - Charity number 1012343

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2022		31	Dec	2022

Section A Reference and administration details

Charity name

Richmond upon Thames University of the Third Age

Other names charity is known by

Richmond upon Thames U3A

Registered charity number (if any)

1012343

Charity's principal address

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 Twickenham
 Middlesex
 Postcode TW1 3BL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Barclay	Chairman		
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4	Carole Fletcher	Treasurer	23 Feb thru 31 Dec 2022	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Examiner of the Accounts	Jeremy Barton	83 Stanley Gardens Rd, Teddington, TW11 8SY

Name of chief executive or names of senior staff members (Optional information)

Stephen Jakobi

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
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- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).

We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

At the start of the year we had all hoped that our troubles from Covid and lockdowns were over so that everything would improve in 2022, perhaps even return to normal. It did not turn out quite like that, but Richmond u3a has done well. Many u3as have faced a decline in membership and have been putting more effort into public relations to attract more members.

We have been very fortunate in Richmond u3a that our membership totals have stayed high and people are still joining us every month from word of mouth recommendations. Therefore our focus has been on finding enough for our existing members to do, rather than on attracting new members.

We are a co-operative with all our groups and other activities run by our members. Thus, joining u3a offers scope for helping as well as access to courses. We operate an impressive range of some 130 groups, each led by one of our members. Our model enables us to keep our costs and membership fees exceptionally low. In addition, we do not require payments from the Government or Local Authority. Indeed, we pay about £4 per member to the Third Age Trust each year, in addition to payments for the Third Age Matters magazine, but we are not part of a centralised organisation. Third Age Trust ensures we comply with Charity Commission rules and negotiates more favourable rates of insurance but otherwise we are independent. We believe that our independence and flexibility is important to our success. What works well in one area might not work at all well in another part of the country, but this is part of the strength of our autonomy.

The committee is also composed of our members, and we welcome any members interested in becoming more involved in our work. In February, Carole Fletcher joined the Committee and became Treasurer, one of the most important roles, taking over from John Cardwell who in turn has taken on Peggy Roe's role with finding speakers. We are still seeking further committee members as we are currently below capacity.

In March 2022, we found a new venue for monthly talks and meetings. We have been able to resume monthly meetings in person after two years when Clarendon Hall was not available and we had to rely upon Zoom. We now use St Mary's Church, Twickenham, the beautiful 18th century church where the great poet Alexander Pope is buried.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The organisation is entirely run by volunteers. None of the trustees/officers nor individuals running groups receive any payment from the organisation for their services.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The number of members in Richmond upon Thames U3A increased slightly over the course of the year, up from 1306 at the end of 2021 to 1335 by the end of 2022.

The number of groups which members can join is currently around 130. Most of these meet either in hired premises, public venues or in private homes but around 30 meet on-line using Zoom or similar.

We have held a meeting on the last Wednesday of each month, open to all our members, with an invited guest speaker. These have been used to disseminate information about our U3As activities. Until March these had been held on-line using Zoom but in April we were able to revert to holding them live in a meeting hall. This allowed those without access to Zoom to attend once more.

During the year we published and mailed/emailed to all members 4 newsletters. These were in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintained our own website which contains information on all groups and events arranged by our U3A. We also produced a printed Prospectus containing this same information in printed form, required because many of our members do not use the internet.

The main mechanism for keeping members informed of future events and new groups is by email. We typically send out 4 to 6 emails a month to all those of our membership who are on email (around 95% of the membership).

Section E

Financial review

Brief statement of the charity's policy on reserves

We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

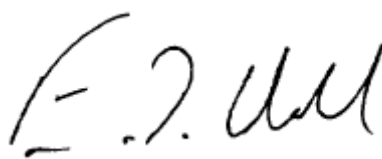
Our principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 9 years.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ernest John CARDWELL	Chris BARCLAY
Position (eg Secretary, Chair, etc)	Trustee	Chairman
Date	04 July 2023	

Richmond Upon Thames U3A

Accounts for the Year ended 31 December 2022

		<u>Year to 31/12/2022</u>		<u>Year to 31/12/2021</u>	
	<u>Note</u>	£	£	£	£
<u>INCOME</u>					
Subscriptions	1	21,238.00		20,119.00	
Group Members' Contributions	2	10,196.93		2,977.00	
Coach trips	3	6,159.00		-	
Gift Aid	4	3,653.09		3,670.56	
			41,247.02		26,766.56
<u>EXPENDITURE</u>					
Monthly meeting speaker fees	5	918.00		405.00	
Monthly meeting room hire	5	750.00		-	
Monthly meeting catering		62.04		-	
Printing and Stationery	6	2,680.51		3,358.64	
Postage	7	1,964.23		3,952.36	
Group room hire	8	12,015.30		3,727.16	
Group Leaders' and Volunteers' lunche	9	2,698.36		1,999.33	
New Members Lunches	10	574.60		-	
IT costs and Communications	11	1,469.12		1,895.53	
National U3A News	12	3,698.40		3,152.08	
U3A Membership Charges	13	5,480.00		4,459.00	
Coach trips expenditure	3	4,985.00		-	
Affiliation fees		-		35.00	
Bank charges		227.85		278.60	
Copyright licence		60.00		-	
Presents and Donations		38.95		62.50	
			37,622.36		23,325.20
SURPLUS OF INCOME OVER EXPENDITURE			<u>3,624.66</u>		<u>3,441.36</u>

**Independent Examiner's Report to the Trustees of
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2022.

Respective Responsibilities of Trustees and Examiner

The charity 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 required.

It is 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; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 trustees have not met the requirements to ensure that:
 - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
 - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jeremy Barton

31/1/2023

83 Stanley Gardens Road, Twickenham TW11 8SY

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales - Charity number 1012343

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2021		31	Dec	2021

Section A Reference and administration details

Charity name

Richmond upon Thames University of the Third Age

Other names charity is known by

Richmond upon Thames U3A

Registered charity number (if any)

1012343

Charity's principal address

32 Orleans Road
 Twickenham
 Middlesex
Postcode TW1 3BL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Barclay	Chairman	24 Feb thru 31 Dec 2021	
2	Libby Barton	Vice Chairman		
3	Susan Wood	Secretary		
4	John Cardwell	Treasurer		
5	David Wood	Membership Secretary		
6	Norma Cook			
7	Peggy Roe			
8	Herbert Wirth			
9	Bob Litherland			
10				
11				
12				
13				
14				
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16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Examiner of the Accounts	Danny Rybowski	1 The Drive, Isleworth, Middlesex, TW7 4AB

Name of chief executive or names of senior staff members (Optional information)

Stephen Jakobi

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
How the charity is constituted (eg. trust, association, company)	Unincorporated association
Trustee selection methods (eg. appointed by, elected by)	Elected by the membership at the annual general meeting of the organisation

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).</p> <p>We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Section C Objectives and activities

<p>Summary of the objects of the charity set out in its governing document</p>	<p>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.</p>
---------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We entered 2021 with the country once more in lockdown. Although restrictions were gradually eased during the first half of the year, we were unable to resume face-to-face meetings and indoor activities until the end of the summer. Those groups that could operate using on-line facilities were able to do so; also groups such as walking groups which met outdoors.

Our monthly meetings, formally held in Clarendon Hall which we rented off the Richmond council, have not reverted to that venue for the reason that the council have been using the hall for their own meetings. So we have had to continue with monthly meetings on-line via Zoom.

A different story with other meetings. Many groups resumed face-to-face meetings, some in private homes, others in hired premises. But many have stayed on-line by choice; for some groups the advantages of not having to travel to the meeting venue outweighing the attractions of meeting people in person

We have published more newsletters than in a normal year, in an attempt to keep our membership informed and amused. We now publish every two months rather than the previous four monthly intervals. Email communications to members keeping them informed of upcoming events have also increased in frequency.

As was reported last year, in 2020 we transferred all our membership records onto the Beacon platform, an Internet based membership system created and supported by U3A National Office. This has proved a considerable boon, not only to the administration of our membership records but also to individual groups who use the system to keep track of their own membership.

Additional details of objectives and activities (Optional information)

The organisation is entirely run by volunteers. None of the trustees/officers nor individuals running groups receive any payment from the organisation for their services.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The number of members in Richmond upon Thames U3A increased slightly over the course of the year, up from 1269 at the end of 2020 to 1306 by the end of 2021.

The number of groups which members can join is currently around 130. Most of these meet either in hired premises, public venues or in private homes but around 30 meet on-line using Zoom or similar.

We have held a meeting on the last Wednesday of each month, open to all our members, with an invited guest speaker. These have been used to disseminate information about our U3As activities.

During the year we published and mailed to all members 5 newsletters. These were in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintained our own website which contains information on all groups and events arranged by our U3A. We also produced a printed Prospectus containing this same information in printed form, required because many of our members do not use the internet.

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Financial review

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We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 9 years.

Section F

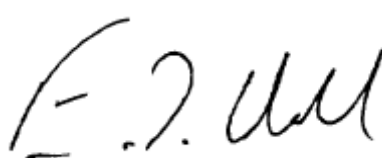
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ernest John CARDWELL	Chris BARCLAY
Position (eg Secretary, Chair, etc)	Treasurer	Chairman

Date 04 May 2022

Richmond-upon-Thames U3A

Accounts for the Year to 31 December 2021

	<u>Year to 31/12/2020</u>		<u>% Change</u>	<u>Year to 31/12/2021</u>	
	Note	£		£	£
INCOME					
Subscriptions	1	19,735.50	2%	20,149.00	
Monthly meeting takings	2	172.70	-100%	0.00	
Group payments		5594.95	-47%	2977.00	
Short trips income					
Gift Aid	3	4,299.09	-15%	3,670.56	
		<u>29,802.24</u>	-10%	<u>26,796.56</u>	
EXPENDITURE					
Monthly meeting speaker fee		255.00	59%	405.00	
Monthly meeting room hire	2	1,166.00	-100%	0.00	
Monthly meeting catering		0.00		0.00	
Printing and photocopying	4	3,472.80	-6%	3,273.80	
Stationery		160.40	-47%	84.84	
Postage	5	4,451.57	-11%	3,952.36	
Group room hire		5,454.45	-32%	3,727.16	
Group leaders and Volunteers lunches	6	0.00		1,999.33	
IT Costs + Communications	7	1,479.40	28%	1,895.53	
Presents and Donations		0.00		62.50	
National U3A News	8	3,978.44	-21%	3,152.08	
U3A membership subscription charges	9	5,278.00	-16%	4,459.00	
Coach/Short trips expenditure		0.00		0.00	
Affiliation fees		35.00	0%	35.00	
Bank charges		274.00	2%	278.60	
Copyright licence		60.00		0.00	
Refunded subscription		250.00	-88%	30.00	
National Conference	10	0.00		0.00	
New Members Teas/Lunches	11	195.00	-100%	0.00	
		<u>26,510.06</u>	-12%	<u>23,355.20</u>	
OPERATING PROFIT	12	3292.18	5%	3441.36	
DEPRECIATION	13	<u>0.00</u>		<u>0.00</u>	
NET PROFIT	14	<u>3292.18</u>	5%	<u>3441.36</u>	

Please read the following notes which form part of these accounts.

Richmond-upon-Thames U3A

Notes to the Accounts as at 31 December 2021

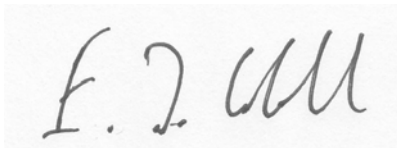
- 1. Subscriptions** The annual membership fee remained the same at £15 for individual membership, £25 for joint membership. At year-end there were 1306 fully paid up members, compared with 1269 last year, an increase of 3%.
950 members paid their renewal subscription either by Standing Order or Direct Credit, 73% of the total. 256 members (2020/21) had not renewed their subscription by the end of the year so their membership was deemed to have lapsed.
- 2. Monthly meetings** We have not been able to hold any physical meetings during the year, partly because our regular venue, Clarendon Hall, had been requisitioned by Richmond Council for their own use. All our monthly meetings have been conducted on-line for which we made no charge, and nor did we have to pay for the cost of hiring Clarendon Hall.
- 3. Gift Aid** Gift Aid was claimed for tax year 2020/21 so the reduction in the amount we claimed largely reflects the decline in our membership in 2020.
- 4. Printing and Photocopying** We published five newsletters in 2021, together with a summary prospectus.
- 5. Postage** This covers the postal charges for mailing of newsletters to those members who elected to receive a paper copy. Also mailing of membership cards to those members who renewed their membership, and reminder notices to those who didn't.
- 6. Group leaders lunch** This includes both the group leaders lunch held in October and a lunch in November for our volunteers.
- 7. IT Costs** The bulk of these are for the Beacon licence fee, charged at an annual rate of £0.83 per member. They also cover the cost of the Zoom license required for our monthly meetings.
- 8. National U3A News** National Office charge us £3.10 per address per year for the 5 issues of TAM.
- 9. U3A membership Subscription Charges** This year we paid the Third Age Trust a fee of £4459, calculated as £3.50 for each of 1274 members. This compares with £5278 for 1508 members last year. The fee of £3.50 has remained the same.
- 10. National Conference** The U3A National Conference in August was held on-line so no attendance expenses were incurred.
- 11. New Members Lunches** No new members lunches were held during the year.
- 12. Operating profit/loss** We made a profit of £3441 for the year, similar to the previous year.
- 13. Assets and depreciation** Our existing assets no longer have any residual value so depreciation is zero.

14. Bank balance	<u>2020</u>	<u>2021</u>
Balance as at 1st January	22,002.98	25,295.16
Operating profit/loss for the year	3,292.18	3,441.36
Balance as at 31st December	<u>25,295.16</u>	<u>28,736.52</u>
The balance excludes the funds belonging to SW London Network of	£356.22	Actual balance <u>29,092.74</u>

ACCOUNTS EXAMINED AND APPROVED
Due to COVID-19 support documents not verified



Danny Rybowski 31/01/2022
U3A Member No.2310



John Cardwell 31/01/2022
Treasurer

**Independent Examiner's Report to the Trustees of
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2021.

Respective Responsibilities of Trustees and Examiner

The charity 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 required.

It is 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; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 trustees have not met the requirements to ensure that:
 - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
 - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Danny Rybowski

31/1/2022

1 the Drive, Isleworth, Middlesex, TW7 4AB

THE UNIVERSITY OF THE THIRD AGE - RICHMOND UPON THAMES

England & Wales - Charity number 1012343

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2020		31	Dec	2020

Section A Reference and administration details

Charity name

Richmond upon Thames University of the Third Age

Other names charity is known by

Richmond upon Thames U3A

Registered charity number (if any)

1012343

Charity's principal address

32 Orleans Road
 Twickenham
 Middlesex
Postcode TW1 3BL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Hack	Chairman		
2	Libby Barton	Vice Chairman		
3	Susan Wood	Secretary		
4	John Cardwell	Treasurer		
5	David Wood	Membership Secretary		
6	Norma Cook			
7	Peggy Roe			
8	Herbert Wirth			
9	Chris Barclay			
10	Bob Litherland			
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Examiner of the Accounts	Danny Rybowski	1 The Drive, Isleworth, Middlesex, TW7 4AB

Name of chief executive or names of senior staff members (Optional information)

Stephen Jakobi

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
How the charity is constituted (eg. trust, association, company)	Unincorporated association
Trustee selection methods (eg. appointed by, elected by)	Elected by the membership at the annual general meeting of the organisation

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).

We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Because of the Covid-19 pandemic which has swept the world, 2020 has proved an unusual year. For much of this period the UK has either been in lockdown or under some sort of restrictions. Either way, it has drastically affected our U3A's ability to operate as we would have liked and as we have done in previous years, preventing all face-to-face meetings which normally constitute the bulk of our activities. However, it has often brought out the best in us to persevere and we are particularly grateful to the many of our Group Leaders who have found a way of keeping their groups functioning by meeting on-line.

Zoom has clearly been a real asset, at least for those with adequate internet access and who have felt comfortable using it. That is, understandably, by no means everybody. We have managed to conduct many of our monthly meetings using Zoom, and they have proved very popular. Our monthly committee meetings have also continued on Zoom and this has been vital for helping our U3A adapt to the strange circumstances which we have experienced.

We have also published more newsletters than in a normal year, in an attempt to keep our membership informed and amused. We now publish every two months rather than the previous four monthly intervals. Email communications to members keeping them informed of upcoming events have also increased in frequency.

One major change undertaken during 2020 was to transfer all our membership records onto the Beacon platform, an Internet based membership system created and supported by U3A National Office. This has made the administration of our membership details and groups much easier as well as facilitating communication within our organisation.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The organisation is entirely run by volunteers. None of the trustees/officers nor individuals running groups receive any payment from the organisation for their services.

Summary of the main achievements of the charity during the year

The number of members in Richmond upon Thames U3A has declined over the course of the year from 1455 to 1269, largely as the result of the pandemic with many not seeking to renew their annual membership when it expired in September .

The number of groups which members can join is currently around 144 of which 62 were active in some form at the end of the year. Normally each group would meet at least once a month, some as often as weekly, but with Covid-19 restrictions for many groups this has not been possible since March 2020. Those groups that could still function by meeting on-line were able to continue, but all those involving physical activity such as dancing, music or sports had to close down. Nor could we carry out our normal programme of visits to places of interest.

Each month we have continued to hold a monthly meeting, open to all our members, via Zoom with an invited guest speaker. These have been used to disseminate information about our U3As activities.

During the year 5 newsletters were published and mailed to all members. These are in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintain our own website which contains information on all groups and events arranged by our U3A. We also produce a printed Prospectus containing this same information in printed form, required because many of our members do not use the internet.

The main mechanism for keeping members informed of future events and new groups is by email. We typically send out 4 to 6 emails a month to all those of our membership who are on email (around 95% of the membership).

Section E

Financial review

Brief statement of the charity's policy on reserves

We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 9 years.

Section F

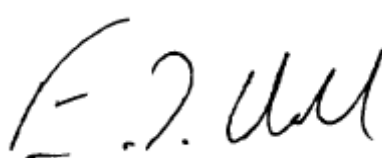
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ernest John CARDWELL	Chris HACK
Position (eg Secretary, Chair, etc)	Treasurer	Chairman

Date 29 June 2021

Richmond-upon-Thames University of the Third Age

Accounts for the Year to 31 December 2020

	<u>Year to 31/12/2019</u>		<u>% Change</u>	<u>Year to 31/12/2020</u>	
	<u>Note</u>	<u>£</u>		<u>£</u>	<u>£</u>
INCOME					
Subscriptions	1	22,789.50	-13%	19,735.50	
Monthly meeting takings	2	1,132.40	-85%	172.70	
Group payments		12,722.35	-56%	5594.95	
Short trips income		7,064.00	-100%		
Gift Aid		4,066.81	6%	4,299.09	
Sales of SLP Books		101.00	-100%		
		<u>47,876.06</u>	-38%	<u>29,802.24</u>	
EXPENDITURE					
Monthly meeting speaker fee		780.00	-67%	255.00	
Monthly meeting room hire	3	667.50	75%	1,166.00	
Monthly meeting catering		238.93	-100%	0.00	
Printing and photocopying	4	3,978.76	-13%	3,472.80	
Stationery		122.71	31%	160.40	
Postage	5	4,349.06	2%	4,451.57	
Group room hire		15,444.15	-65%	5,454.45	
Group leaders and Volunteers lunches	6	3,025.75	-100%	0.00	
IT Costs + Communications	7	28.64	5066%	1,479.40	
Presents and Donations		227.21		0.00	
National U3A News	8	3,431.30	16%	3,978.44	
U3A membership subscription charges	9	4,931.50	7%	5,278.00	
SLP Books		0.00		0.00	
Coach/Short trips expenditure		6,738.13	-100%	0.00	
Affiliation fees		86.00	-59%	35.00	
Bank charges		395.20	-31%	274.00	
Copyright licence		0.00		60.00	
Refunded subscription		52.00	381%	250.00	
National Conference	10	54.45	-100%	0.00	
New Members Teas/Lunches	11	850.72	-77%	195.00	
		<u>45,402.01</u>	-42%	<u>26,510.06</u>	
OPERATING PROFIT	12	2474.05	33%	3292.18	
DEPRECIATION	13	<u>0.00</u>		<u>0.00</u>	
NET PROFIT	14	<u>2474.05</u>	33%	<u>3292.18</u>	

Please read the following notes which form part of these accounts.

Richmond-upon-Thames University of the Third Age

Notes to the Accounts as at 31 December 2020

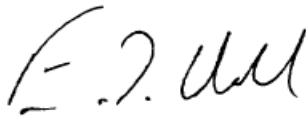
- 1. Subscriptions** The annual membership fee remained the same at £15 for individual membership, £25 for joint membership. At year-end there were 1269 fully paid up members, compared with 1455 last year, a decrease of 12.5%.
940 members paid their renewal subscription either by Standing Order or Direct Credit, 74% of the total. 213 members (2019/20) had not renewed their subscription by the end of the year so their membership was deemed to have lapsed.
- 2. Monthly meetings** Admission to our monthly Wednesday meetings remained at £1 for members. £2 for visitors. Only two physical meetings were held in 2020, one being the AGM for which entry was free of charge. We also held two on-line monthly meetings via Zoom for which we made no charge.
- 3. Monthly meeting room hire** Most of this expenditure was incurred in 2019 and only billed in 2020.
- 4. Printing and Photocopying** We published five newsletters in 2020, two more than normal, but did not produce a prospectus.
- 5 Postage** This covers the postal charges for mailing of newsletters to those members who elected to receive a paper copy. Also mailing of membership cards to those members who renewed their membership, and reminder notices to those who didn't.
- 6. Group leaders lunch** Due to Covid-19 restrictions, we were not able to hold our normal lunch events in 2020,
- 7. IT Costs** The bulk of these are for the Beacon licence fee, charged at an annual rate of £0.83 per member. We transferred our membership records onto Beacon and started using it on 1st April 2020.
- 8. National U3A News** National Office now charge us £3.10 per address per year for the 5 issues of TAM, up from £2.90 in the previous year.
- 9. U3A membership Subscription Charges** This year we paid the Third Age Trust a fee of £5278, calculated as £3.50 for each of 1508 members. This compares with £4931.50 for 1409 members last year. The fee of £3.50 has remained the same.
- 10. National Conference** The U3A National Conference in August was held on-line so no attendance expenses were incurred.
- 11. New Members Lunches** No new members lunches were held during the year. The expenditure shown was for room hire incurred in 2019 and only billed in 2020.
- 12. Operating profit/loss** We made a profit of £3292 for the year.
- 13. Assets and depreciation** Our existing assets no longer have any residual value so depreciation is zero.

14. Bank balance	<u>2019</u>	<u>2020</u>
Balance as at 1st January	19,528.93	22,002.98
Operating profit/loss for the year	2,474.05	3,292.18
Balance as at 31st December	<u>22,002.98</u>	<u>25,295.16</u>
The balance excludes the funds belonging to SW London Network of	£692.93	Actual balance
		<u>25,988.09</u>

ACCOUNTS EXAMINED AND APPROVED but due to COVID-19 without verification of support documentation



15/02/2021
Danny Rybowski
U3A Member No.2310



15/02/2021
John Cardwell
Treasurer

**Independent Examiner's Report to the Trustees of
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2020.

Respective Responsibilities of Trustees and Examiner

The charity 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 required.

It is 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; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Report

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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 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 trustees have not met the requirements to ensure that:
 - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
 - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Danny Rybowski

23/2/2021

1 the Drive, Isleworth, Middlesex, TW7 4AB