

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales · Charity number 1014076

Details

Other names	UNIVERSITY OF THE THIRD AGE LANCASTER, LANCASTER & MORECAMBE U3A
Status	Registered
Legal form	Other
Registered	1992-09-04
Register	View on the Charity Commission register

Contact

Address	41 Lune Square Damside Street Lancaster LA1 1AH
Phone	07496532898
Website	https://lancaster-morecambe.u3asite.uk

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: Encourages and facilitates on going education and activity for retired and semi retired individuals.

Classification

- **How:** Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** LANCASTER AND ITS SURROUNDING LOCALITY
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£81,913	£73,755	-	-
2024-08-31	£67,432	£60,969	-	-
2023-08-31	£71,798	£73,562	-	-
2022-08-31	£61,769	£62,016	-	-
2021-08-31	£32,126	£26,202	-	-
2020-08-31	£54,195	£55,049	-	-

Trustees

Name	Role	Appointed
Margaret Hemming	Chair	2022-01-25
Anne Lynne Carr		2026-02-24
Anthony Kubicki		2026-02-24
Belinda Hinsley		2024-02-27
David Ackroyd		2026-02-24
David Downes		2022-01-25
Jill Susan Grindey		2022-01-26
Nigel William Cole		2021-01-26
Pauline Horrocks		2023-02-28
Ruth-Ann Leak		2023-02-28
Susan Elizabeth Armitage		2026-02-24
Susan Pearson		2024-02-27

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From (Period start date) 01/09/2024 To (Period end date) 31/08/2025

Charity name: University of The Third Age Lancaster and Morecambe

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this u3a are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons without discrimination.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for members within interest groups and giving advice on other sources of education which may be appropriate. The u3a holds two meetings each month, open to all members, with regular special talks, at which paid speakers address members on a wide variety of subjects. A considerable number of members take active roles in the organisation, including teaching and assisting learning, organising meetings and activities for membership groups, helping communications between members, and providing refreshments at meetings. All roles within the charity are voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A – we do not make grants
Policy on social investment including program related investment	Para 1.38	N/A – we do not do this
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe u3a is steadily increasing its membership year on year and has continued to develop in ways that ensure its future sustainability. Our groups and activities include both on-line and in-person meetings. We continued to increase the number of groups and activities. ACHIEVEMENTS: Communication with such a large number of members is helped by the Beacon Management System which is part of our administrative processes and practices. Our website has been completely overhauled and is well maintained with relevant and current information. Its content is easily accessible to members and prospective members. This year we have added Accessibility Days to help our members learn about what are the issues and what help is available from many sources. EXTENDING EDUCATION AND COMMUNITY LINKS: We promote non-u3a educational activities at our Monthly Meetings as well as through the Newslink section on our website. We have informal links (through some group leaders and other

		members) with local interest groups and activities. The publicity group continued to keep in contact with the community through a public Facebook page, and articles in local newspapers. We have continued our links with Lancaster University's Faculty of Health and Medicine. LINKS WITH OTHER u3As: We are a member of local u3a networks which have declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member u3as; and to encourage minority interest groups which are difficult for individual u3as to support. EVENTS: We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish. CONCLUSION: Our u3a is composed solely of volunteers. By providing and taking part in a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational and recreational activities throughout the wider community.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The L&M u3a financial position is healthy and stable. Our liquid funds at the end of the year were £63,487 (previous year £55,329). This includes the reserve of £10,000 noted below.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The L&M u3a holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/A – reserves are held
Details of fund materially in deficit	Para 1.24	N/A - none
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A - none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	There are no major risks. The constantly increasing costs of room hire and potential increase in Third Age Trust contributions are both being monitored with reports to the Committee every month.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution latest adopted 25 October 2022
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Since a change in the constitution in October 2022 the number of trustees shall be not less than 5 and not more than 15. Up to 12 Trustees may be elected for a term of 1 year by the membership present, or voting by proxy, at the AGM in February each year. There are 4 officers - chair, vice-chair, secretary, and treasurer - who are normally directly elected each year by the annual general meeting. The existing trustees may co-opt additional trustees (up to the maximum overall trustee numbers of 15) to serve until the next annual general meeting. There are limits to both the continuous and overall periods that officers and committee members may serve on the committee to ensure that the committee membership is refreshed periodically. Trustees receive "The Essential Trustee: what you need to know" document (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees before and after election to the post. Signed Trustee Eligibility forms and Code of Conduct forms are obtained from all Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

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Reference and Administrative details

Charity name	University of the Third Age Lancaster and Morecambe
Other name the charity uses	Lancaster and Morecambe u3a
Registered charity number	1014076
Charity's principal address	41 Lune Square, Damside Street, Lancaster LA1 1AH

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	Margaret Hemming	Chair		Membership at AGM
2	Sharon Garforth	Vice Chair	09.09.2024 – 25.02.2025	Membership at AGM
3	Belinda Hinsley			Membership at AGM
4	Belinda Hinsley	Vice Chair	13.03.2025 – 31.08.2025	
5	Nigel Cole	Treasurer		Membership at AGM
6	Malcolm Hemming	Secretary		Membership at AGM
7	David Downes			Membership at AGM
8	Jill Grindey			Membership at AGM
9	Pauline Horrocks			Membership at AGM
10	Peter Jenner			Membership at AGM
11	Ruth-Ann Leak			Membership at AGM
12	Susan Pearson			Membership at AGM
13	Sheila O'Donnell		25.02.2025 – 20.10.2025	Membership at AGM
14	Belinda Nixie		25.02.2025 – 31.08.2025	Membership at AGM
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A - none		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A - none		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A - none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A - none
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A - none

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

Margaret Hemming

Full name(s)

MARGARET HEMMING

Position (eg Secretary,
Chair, etc)

CHAIR

Date

9th April 2020



CHARITY COMMISSION
FOR ENGLAND AND WALES

u3a Lancaster and Morecambe

1014076

Receipts and payments accounts

CC16a

For the period
from

01/09/2024

To

31/08/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members Subscriptions and Donations	23,423	-	-	23,423	22,321
Gift aid Refund	3,071	-	-	3,071	2,719
Group activities	32,690	-	-	32,690	30,907
Monthly Meeting and Special Lectures	3,348	-	-	3,348	3,289
Miscellaneous	-	-	-	-	137
Interest Received	844	-	-	844	921
Field Study (No2 Account)	-	18,537	-	18,537	7,138
	-	-	-	-	-
Sub total (Gross income for AR)	63,376	18,537	-	81,913	67,432
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,376	18,537	-	81,913	67,432
A3 Payments					
Third Age Trust Fees Ins & Licences	10,656	-	-	10,656	9,792
Conferences & Delegate Fees	46	-	-	46	52
Admin & Miscellaneous	5,378	-	-	5,378	5,902
Group Activities	33,324	-	-	33,324	30,410
Monthly Meeting and Special Lectures	7,269	-	-	7,269	6,606
Field Study (No2 Account)	609	16,311	-	16,920	8,040
	-	-	-	-	-
Sub total	57,282	16,311	-	73,593	60,802
A4 Asset and investment purchases, (see table)					
Computer related Equip	162	-	-	162	167
	-	-	-	-	-
Sub total	162	-	-	162	167
Total payments	57,444	16,311	-	73,755	60,969
Net of receipts/(payments)	5,932	2,226	-	8,158	6,463
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	55,329	-	-	55,329	48,866
Cash funds this year end	61,261	2,226	-	63,487	55,329

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank No1 Account	12,236	-	-
	Lloyds Bank No2 Account	2,287	2,226	-
	Lloyds Bank Savings Account	35,000	-	-
	COIF Reserve Account	11,738	-	-
	Total cash funds	61,261	2,226	-
(agree balances with receipts and payments account(s))				

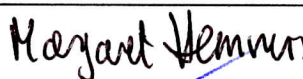
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Computer related Equipment	Unrestricted		
	Other Learning related equipment	Unrestricted	-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Venue Hire Unpaid at 30August 2025	Unrestricted	1,348	Sept 2025
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Margaret Hemming	13/11/2025
	Nigel Cole	13/11/2025



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

UNIVERSITY OF THE THIRD AGE LANACASTER AND MORECAMBE

On accounts for the year
ended

31 August 2025

Charity no
(if any)

1014076

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/08/2025**.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

13 November 2025

Name:

Kevin Murphy

Relevant professional
qualification(s) or body
(if any):

Address:

Windrush, Haverbreaks Road

Lancaster

LA1 5BJ

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/09/2023 **Period start date** **To** 31/08/2024 **Period end date**

Charity name: University of The Third Age Lancaster and Morecambe

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this u3a are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for members within interest groups and giving advice on other sources of education which may be appropriate. The u3a holds two meetings each month, open to all members, with regular special talks, at which paid speakers address members on a wide variety of subjects. A considerable number of members take active roles in the organisation, including teaching and assisting learning, organising meetings and activities for membership groups, helping communications between members, and providing refreshments at meetings. All roles within the charity are voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A – we do not make grants
Policy on social investment including program related investment	Para 1.38	N/A – we do not do this
Contribution made by volunteers	Para 1.38	N/A
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe u3a is steadily increasing its membership year on year and has continued to develop in ways that ensure its future sustainability. Our groups and activities include both on-line and in-person meetings. We continued to increase the number of groups and activities. ACHIEVEMENTS: Communication with such a large number of members is helped by the Beacon Management System which is part of our administrative processes and practices. Our website has been completely overhauled and is well maintained with relevant and current information. Its content is easily accessible to members and prospective members. This year we have added Accessibility Days to help our members learn about what are the issues and what help is available from many sources. EXTENDING EDUCATION AND COMMUNITY LINKS: We promote non-u3a educational activities at our Monthly Meetings as well as through the Newslink section on our website. We have informal links (through some group leaders and other members) with local interest groups and

		activities. The publicity group continued to keep in contact with the community through a public Facebook page, and articles in local newspapers. We have continued our links with Lancaster University's Faculty of Health and Medicine. LINKS WITH OTHER u3As: We are a member of local u3a networks which have declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member u3as; and to encourage minority interest groups which are difficult for individual u3as to support. EVENTS: We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish. CONCLUSION: Our u3a is composed solely of volunteers. By providing and taking part in a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational and recreational activities throughout the wider community.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The L&M u3a financial position is healthy and stable. Our liquid funds at the end of the year were £55,329 (previous year £48,866). This includes the reserve of £10,000 noted below.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The L&M u3a holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/A – reserves are held
Details of fund materially in deficit	Para 1.24	N/A - none
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A - none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	There are no major risks. The constantly increasing costs of room hire and potential increase in Third Age Trust contributions are both being monitored with reports to the Committee every month.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Since a change in the constitution in October 2022 the number of trustees shall be not less than 5 and not more than 15. Up to 12 Trustees may be elected for a term of 1 year by the membership present, or voting by proxy, at the AGM in February each year. There are 4 officers - chair, vice-chair, secretary, and treasurer - who are normally directly elected each year by the annual general meeting. The existing trustees may co-opt additional trustees (up to the maximum overall trustee numbers of 15) to serve until the next annual general meeting. There are limits to both the continuous and overall periods that officers and committee members may serve on the committee to ensure that the committee membership is refreshed periodically. Trustees receive "The Essential Trustee: what you need to know" document (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees before and after election to the post. Signed Trustee Eligibility forms and Code of Conduct forms are obtained from all Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

Other		
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Reference and Administrative details

Charity name	University of the Third Age Lancaster and Morecambe
Other name the charity uses	Lancaster and Morecambe u3a
Registered charity number	1014076
Charity's principal address	41 Lune Square, Damside Street, Lancaster LA1 1AH

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	Andrew Howorth	Chair	01.09.2023 – 27.02.2024	Membership at AGM
2	Margaret Hemming	Chair	27.02.2024 – 31.08.2024	Membership at AGM
3	Margaret Hemming		01.09.2023 – 27.02.2024	Membership at AGM
4	Sharon Garforth	Vice Chair		Membership at AGM
5	Nigel Cole	Treasurer		Membership at AGM
6	Clive Million	Secretary	01.09.2023 – 27.02.2024	Membership at AGM
7	Malcolm Hemming	Secretary	27.02.2024 – 31.08.2024	Membership at AGM
8	Malcolm Hemming		01.09.2023 – 27.02.2024	Membership at AGM
9	Peter Jenner			Membership at AGM
10	David Downes			Membership at AGM
11	Jill Grindey			Membership at AGM
12	Christine Jenner		01.09.2023 – 27.02.2024	Membership at AGM
13	Pauline Horrocks			Membership at AGM
14	Ruth-Ann Leak			Membership at AGM
15	Nancy Boston		27.02.2024 – 17.03.2024	Membership at AGM
16	Belinda Hinsley		27.02.2024 – 31.08.2024	Membership at AGM
17	Susan Pearson		27.02.2024 – 31.08.2024	Membership at AGM
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A - none		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A - none		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A - none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A - none
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A - none

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Malcolm Hemming</i>	<i>Margaret Hemmings</i>
Full name(s)	Malcolm Phillip Hemming	Margaret Winifred Hemming
Position (eg Secretary, Chair, etc)	Secretary	Chair

Date *10 April 2025*



CHARITY COMMISSION
FOR ENGLAND AND WALES

Lancaster and Morecambe u3a

1014076

Receipts and payments accounts

CC16a

For the period
from

01-Sep-23

To

31-Aug-24

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Members Subscriptions and Donations	22,321	-	-	22,321	20,511
Gift aid Refund	2,719	-	-	2,719	2,628
Group activities	30,907	-	-	30,907	22,804
Monthly Meeting and Special Lectures	3,289	-	-	3,289	2,706
Miscellaneous	137	-	-	137	99
Interest Received	921	-	-	921	449
Field Study (No2 Account)	7,138	-	-	7,138	22,601
	-	-	-	-	-
Sub total (Gross income for AR)	67,432	-	-	67,432	71,798
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	67,432	-	-	67,432	71,798
A3 Payments					
Third Age Trust Fees Ins & Licences	9,792	-	-	9,792	9,215
Conferences & Delegate Fees	52	-	-	52	52
Admin & Miscellaneous	6,069	-	-	6,069	5,647
Group Activities	30,410	-	-	30,410	30,739
Monthly Meeting and Special Lectures	6,606	-	-	6,606	6,289
Field Study (No2 Account)	8,040	-	-	8,040	21,620
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	60,969	-	-	60,969	73,562
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	60,969	-	-	60,969	73,562
Net of receipts/(payments)	6,463	-	-	6,463	- 1,764
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	48,866	-	-	48,866	50,630
Cash funds this year end	55,329	-	-	55,329	48,866

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank No1 Account	12,642	-	-
	Lloyds Bank No2 Account	3,464		
	Lloyds Bank Savings Account	28,000	-	-
	COIF Reserve Account	11,223	-	-
	Total cash funds	55,329	-	-
(agree balances with receipts and payments account(s))				

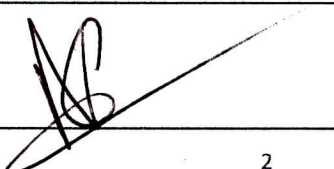
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Margaret Hemming	11/12/2024
	Nigel Cole	11/12/2024



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
LANCASTER & MORECAMBE U3A

On accounts for the year
ended

31 AUGUST 2024

Charity no
(if any) 1014076

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 August 2024 .

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

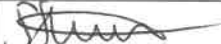
Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed: 

Date: 11 December 2024

Name: SARAH FLYNN

Relevant professional
qualification(s) or body
(if any):

FCA

Address:

Summerdale, Head Dyke Lane, Pilling

PRESTON

PR3 6SJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/09/2022 **Period start date**

To 31/08/2023 **Period end date**

Charity name: University of The Third Age Lancaster and Morecambe

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for Members within Groups and giving advice on other sources of education which may be appropriate. The U3A holds two meetings each month, open to all members, with regular special talks, at which paid speakers address members on a wide variety of subjects. A considerable number of members take active roles in the organisation, including teaching and assisting learning, organising meetings and activities for membership groups, helping communications between members, and providing refreshments at meetings. All roles within the charity are voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe U3A has sustained its membership since the COVID difficulties in 2020-2022 and has continued to develop in ways that ensure its future sustainability. Our groups and activities include both on-line and in-person meetings. We have increased the number of groups and activities and this is reflected in a welcome increase in turnover of 16%. Our membership remained stable this year. ACHIEVEMENTS: Communication with such a large number of members is helped by the Beacon Management System which is part of our administrative processes and practices. Our website is well maintained with relevant and current information, and its content is easily accessible to members and prospective members. This year we have set up a specific Inclusion Team (AIDE – Accessibility Inclusion Diversity Equality) to promote practical ideas and events which may draw in members with individual needs and abilities. EXTENDING EDUCATION AND COMMUNITY LINKS: We promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. We have informal links (through some group leaders and other members) with local interest groups and activities. The publicity group continued to keep in contact with the community through a new YouTube video, public Facebook page, and articles in local newspapers. We have continued our links

		with Lancaster University's Faculty of Health and Medicine. LINKS WITH OTHER U3As: We are a member of the Bay Network (U3A), which is a liaison group with declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member U3As; and to encourage minority interest groups which are difficult for individual U3As to support. Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels. EVENTS: We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish. CONCLUSION: Our U3A is composed solely of volunteers. By providing and taking part in a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational and recreational activities throughout the wider community.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The L&M u3a financial position is healthy and stable. This year, as part of our recovery from the COVID difficulties, we drew down a little from our operating reserves in order to encourage membership renewals and recruitment by holding membership contributions stable despite some increases in costs. This will be reviewed in the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The L&M u3a holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	There are no major risks but the constantly increasing costs of room hire and potential increase in Third Age Trust contributions are both being monitored.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Since a change in the constitution in October 2022 the number of trustees shall be not less than 5 and not more than 15. Up to 12 Trustees may be elected for a term of 1 year by the membership present, or voting by proxy, at the AGM in February each year. There are 4 officers - chair, vice-chair, secretary, and treasurer - who are normally directly elected each year by the annual general meeting. The existing trustees may co-opt additional trustees (up to the maximum overall trustee numbers of 15) to serve until the next annual general meeting. There are limits to both the continuous and overall periods that officers and committee members may serve on the committee to ensure that the committee membership is refreshed periodically. The 2022 constitution contains a 3-year transitional arrangement for the terms of trustees who had been elected for different periods under the previous constitution. Trustees receive "The Essential Trustee: what you need to know" document (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees before and after election to the post.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	University of the Third Age Lancaster and Morecambe
Other name the charity uses	Lancaster and Morecambe U3A
Registered charity number	1014076
Charity's principal address	10 Coolidge Avenue, Lancaster LA1 5EH

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	Andrew Howorth	Chair		Membership at AGM
2	Mary Waters	Vice Chair	01.09.2022 – 28.02.2023	Membership at AGM
3	Sharon Garforth	Vice Chair	28.02.2023 – 31.08.2023	Membership at AGM
4	Nigel Cole	Treasurer		Membership at AGM
5	Elizabeth Battersby-Hill	Secretary	01.09.2022 – 28.02.2023	Membership at AGM
6	Clive Million	Secretary	28.02.2023 – 31.08.2023	Membership at AGM
7	Peter Jenner			Membership at AGM
8	David Downes			Membership at AGM
9	Jill Grindey			Membership at AGM
10	Margaret Hemming			Membership at AGM
11	Malcolm Hemming			Membership at AGM
12	Christine Jenner			Membership at AGM
13	Lyn Summers		01.09.2022 – 28.02.2023	Membership at AGM
14	Ruth-Ann Leak		28.02.2023 – 31.08.2023	Membership at AGM
15	Pauline Horrocks		28.02.2023 – 31.08.2023	Membership at AGM
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Clive Million</i>	
Full name(s)	Clive Million	
Position (eg Secretary, Chair, etc)	Secretary	
Date	14 December 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
Lancaster and Morecambe u3a	1014076

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01-Sep-22		30-Aug-23

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Members Subscriptions and Donations	20,511	-	-	20,511	19,291
Gift aid Refund	2,628	-	-	2,628	1,828
Group activities	22,804	-	-	22,804	15,330
Monthly Meeting and Special Lectures	2,706	-	-	2,706	1,526
Miscellaneous	99	-	-	99	80
Interest Received	449	-	-	449	38
Field Study (No2 Account)	22,601	-	-	22,601	23,676
	-	-	-	-	-
Sub total (Gross income for AR)	71,798	-	-	71,798	61,769
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	71,798	-	-	71,798	61,769
A3 Payments					
Third Age Trust Fees Ins & Licences	9,215	-	-	9,215	8,349
Conferences & Delegate Fees	52	-	-	52	-
Admin & Miscellaneous	5,647	-	-	5,647	4,702
Group Activities	30,739	-	-	30,739	20,510
Monthly Meeting and Special Lectures	6,289	-	-	6,289	5,091
Field Study (No2 Account)	21,620	-	-	21,620	23,364
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	73,562	-	-	73,562	62,016
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	73,562	-	-	73,562	62,016
Net of receipts/(payments)	- 1,764	-	-	- 1,764	- 247
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,630	-	-	50,630	50,877
Cash funds this year end	48,866	-	-	48,866	50,630

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank No1 Account	5,880	-	-
	Lloyds Bank No2 Account	4,321	-	-
	Lloyds Bank Savings Account	28,000	-	-
	COIF Reserve Account	10,665	-	-
	Total cash funds	48,866	-	-
	(agree balances with receipts and payments account(s))			

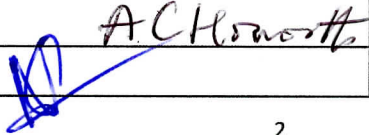
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Andrew Howarth	31/10/2023
	Nigel Cole	31/10/2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

LANCASTER & MORECAMBE U3A

On accounts for the year
ended

31 AUGUST 2023

Charity no
(if any)

1014076

Set out on pages

(remember to include the page numbers of additional sheets.)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 08 / 2023**.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

AS Meikle

Date:

31 October 2023

Name:

ALAN JOHN MEIKLE

Relevant professional
qualification(s) or body
(if any):

FCA

Address:

Summerdale, Head Dyke Lane, Pilling

PRESTON

PR3 6SJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/09/2021 **Period start date**

To 31/08/2022 **Period end date**

Charity name: University of The Third Age Lancaster And Morecambe

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for Members within Groups and giving advice on other sources of education which may be appropriate. The U3A holds two meetings each month, open to all members, with regular special talks, at which paid speakers address members on a wide variety of subjects. A considerable number of members take active roles in the organisation, including teaching and assisting learning, organising meetings and activities for membership groups, helping communications between members, and providing refreshments at meetings. All roles within the charity are voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe U3A has sustained its membership over the past year despite the COVID difficulties and has continued to develop in ways that ensure its future sustainability. We were able to remain open during the pandemic, with groups meeting face to face only when legal to do so. Many groups met on-line during this time. Most groups were able to keep in contact with their members. We also increased the number of groups and activities. Our membership was relatively stable this year. With the end of COVID restrictions in March 2022 U3A activities are returning to more normal levels. ACHIEVEMENTS: Communication with such a large number of members is facilitated by the Beacon Management System which is now securely embedded into our administrative processes and practices. Our website is effectively and efficiently maintained so that information on it is relevant and current, and its content easily accessible to members and prospective members. Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels, for example having 2 members of the Committee who are also National Third Age Trust volunteers – one with his work in the National U3A Beacon User, and one with their work on the National U3A retention and recruitment initiative, and as a Regional U3A Committee Member.

		EXTENDING EDUCATION AND COMMUNITY LINKS: We continue to promote the Continuing Learning Group at Lancaster University and have continued developing our links with Lancaster University's Faculty of Health and Medicine and its Department of Philosophy. We also promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. The Development and Promotion group continued to keep in contact with the community through a new u-tube video, public Facebook page, and several articles in local newspapers. LINKS WITH OTHER U3As: The Bay Network (U3A), of which Lancaster and Morecambe U3A is a member, has developed into a liaison group with declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member U3As; and to encourage minority interest groups which are difficult for individual U3As to support. EVENTS: We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster, though this year both have been held virtually. These are well attended. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish. CONCLUSION: Our U3A is composed solely of volunteers. By providing and taking part in such a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational and recreational activities throughout the wider community.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
	Para 1.41	

Performance of fundraising activities against objectives set		
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The U3A position is healthy and stable having broken even over the last year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The U3A holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	There are no major risks but the constantly increasing costs of room hire and potential increase in Third Age Trust contributions are both being monitored.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are elected by the membership present at the AGM in January each year for a maximum of 3 years appointment (except in exceptional circumstances). A Trustee, who is Treasurer, may, after an initial three years, serve a further three years as Treasurer. Trustees have the authority to co-opt Trustees as a result of casual vacancies and up to two Trustees to bring their number to a maximum of ten. Co-opted Trustees serve only until the next AGM and may then be appointed in the normal way for a three-year term. Trustees receive "The Essential Trustee: what you need to know" (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees before and after election to the post.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	University of the Third Age Lancaster and Morecambe
Other name the charity uses	Lancaster and Morecambe U3A
Registered charity number	1014076
Charity's principal address	10 Coolidge Avenue, Lancaster LA1 5EH

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	Mary Waters	(1) Chair (2) Vice Chair	01.09.2021 – 25.01.2022 25.01.2022 – 31.08.2022	Membership at AGM
2	Ros Nicholson	Vice Chair	01.09.2021 – 25.01.2022	Membership at AGM
3	Nigel Cole	Treasurer		Co-opted by trustees, then Membership at AGM
4	Elizabeth Battersby-Hill	Secretary		Membership at AGM
5	Tina Harrup		01.09.2021 – 25.01.2022	Membership at AGM
6	Peter Jenner			Membership at AGM
7	Sarah Birkill		01.09.2021 – 25.01.2022	Membership at AGM
8	Andrew Howorth	Chair	25.01.2022 – 31.08.2022	Membership at AGM
9	Catherine Corless		25.01.2022 – 25.08.2022	Membership at AGM
10	David Downes		25.01.2022 – 31.08.2022	Membership at AGM
11	Jill Grindey		25.01.2022 – 31.08.2022	Membership at AGM
12	Margaret Hemming		25.01.2022 – 31.08.2022	Membership at AGM
13	Malcolm Hemming		25.01.2022 – 31.08.2022	Membership at AGM
14	Christine Jenner		25.01.2022 – 31.08.2022	Membership at AGM
15	Lyn Summers		25.01.2022 – 31.08.2022	Membership at AGM
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity’s trustees

Signature(s)	Clive Million	
Full name(s)	Clive Million	
Position (eg Secretary, Chair, etc)	Secretary	
Date	16 April 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Lancaster and Morecambe u3a

1014076

Receipts and payments accounts

CC16a

For the period
from

01-Sep-21

To

30-Aug-22

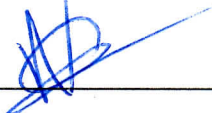
Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members Subscriptions and Donations	19,291	-	-	19,291	13,729
Gift aid Refund	1,828	-	-	1,828	3,270
Group activities	15,330	-	-	15,330	1,887
Monthly Meeting and Special Lectures	1,526	-	-	1,526	-
Miscellaneous	80	-	-	80	-
Interest Received	38	-	-	38	4
Field Study (No2 Account)	23,676	-	-	23,676	13,236
	-	-	-	-	-
Sub total (Gross income for AR)	61,769	-	-	61,769	32,126
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,769	-	-	61,769	32,126
A3 Payments					
Third Age Trust Fees Ins & Licences	8,349	-	-	8,349	9,053
Conferences & Delegate Fees	-	-	-	-	-
Admin & Miscellaneous	4,702	-	-	4,702	2,896
Group Activities	20,510	-	-	20,510	1,722
Monthly Meeting and Special Lectures	5,091	-	-	5,091	-
Field Study (No2 Account)	23,364	-	-	23,364	12,531
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	62,016	-	-	62,016	26,202
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	62,016	-	-	62,016	26,202
Net of receipts/(payments)	- 247	-	-	- 247	5,924
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,877	-	-	50,877	44,953
Cash funds this year end	50,630	-	-	50,630	50,877

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank No1 Account	16,901	-	-
	Lloyds Bank No2 Account	3,340	-	-
	Lloyds Bank Reserve Account	20,062	-	-
	COIF Reserve Account	10,327	-	-
	Total cash funds	50,630	-	-
	(agree balances with receipts and payments account(s))			
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Andrew Howarth	10/11/2022
	Nigel Cole	10/11/2022



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

LANCASTER & MORECAMBE U3A

On accounts for the year
ended

31 AUGUST 2022

Charity no
(if any)

1014076

Set out on pages

(remember to include the page numbers of additional sheets)

**Respective
responsibilities of
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

A. Meikle

Date:

10/11/2022

Name:

ALAN JOHN MEIKLE

Relevant professional
qualification(s) or body
(if any):

FCA

Address:	Summerdale, Head Dyke Lane, Pilling
	PRESTON
	PR3 6SJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/09/20 **Period start date**
Period end date

To 31/08/21

Charity name: Lancaster and Morecambe U3A

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above, without discrimination. In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for Members within Groups and giving advice on other sources of education which may be appropriate. The U3A holds two meetings each month plus occasional Special Lectures, at which paid speakers address Members on a wide variety of subjects. A considerable number of Members take on active roles in the organisation, from teaching and assisting, learning, through organising meetings and groups and helping communications between Members, to providing refreshments at meetings. These roles are all voluntary.
Statement confirming whether the trustees	Para 1.18	The trustees all were inducted into the role of Trustee following the guidance

have had regard to the guidance issued by the Charity Commission on public benefit		issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe U3A has sustained its membership over the past year and continues to develop in ways that ensure its sustainability for the future. We were able to remain open during the Covid Pandemic, with groups meeting face to face only when legal to do so. Many groups began meeting on line during at this time. At the beginning of the year, we had over 30 groups meeting virtually and 10 outdoor groups continuing when it was legal to do so. Most groups were able to keep in contact with their members. We also had 5 new groups form this year. Our membership was relatively stable this year. This was largely due to extending the membership of all members by 1 year. ACHIEVEMENTS: Communication with such a large number of members is

		facilitated by the Beacon Management System which is now securely embedded into our administrative processes and practices. Our website is effectively and efficiently maintained so that information on it is relevant and current, and its content easily accessible to members and prospective members. Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels, for example having 2 members who are also National Trust volunteers – one with his work in the National U3A Beacon User, and one with their work on the National U3A retention and recruitment initiative, and as a Regional U3A Committee Member. EXTENDING EDUCATION AND COMMUNITY LINKS: We continue to promote the Continuing Learning Group at Lancaster University and have continued developing our links with Lancaster University's Faculty of Health and Medicine and its Department of Philosophy. We also promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. The development and Promotion group continued to keep in contact with the community through a new u-tube video, public Facebook page, and several articles in local newspapers.. LINKS WITH OTHER U3As: The Bay Network (U3A), of which Lancaster and Morecambe U3A is a member, has developed into a liaison group with declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member U3As; and to encourage minority interest groups which are difficult for individual U3As to support. EVENTS: We continue to hold regular and well attended monthly meetings in both Morecambe and Lancaster, though this year both have been held virtually. These are well attended. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish.
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		CONCLUSION: Our U3A is composed of solely of volunteers, and by providing and taking part in such a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational activities throughout the wider community.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The U3A position is healthy having broken even over the last year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The U3A holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	There are no major risks but the constantly increasing costs of room hire and potential increase in Third Age Trust contributions is being monitored
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are elected by the Membership present at the AGM in January for a maximum of 3 years appointment (except in exceptional circumstances). A Trustee who is Treasurer may, after an initial three years, serve a further three years as Treasurer. Trustees have the authority to co-opt Trustees as a result of casual vacancies and up to two Trustees to bring their number to a maximum of ten. Co-opted Trustees serve only until the next AGM and may then be appointed in the normal way for a three-year term. Trustees receive "The Essential Trustee: what you need to know" (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees prior to and after election to the post.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

Other		
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Reference and Administrative details

Charity name	Lancaster and Morecambe U3A
Other name the charity uses	University of the Third Age: Lancaster and Morecambe
Registered charity number	1014076
Charity's principal address	37 Leighton Drive Lancaster LA1 5 UK

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	Mary Waters	Chair		Membership at AGM
2	Ros Nicholson	Vice Chair & Membership Secretary		Membership at AGM
3	Ronald Philip Wraith	Assistant Treasurer	28/09/20 -	L&M U3A committee
4	Elizabeth Battersby-Hill	Secretary		Membership at AGM
5	Ray Bradshaw	Treasurer	22/1/20 - 2/3/21	Membership at AGM
6	Nigel Cole	Treasurer	2/3/21 - present	L&M u3a committee
7	Tina Harrup	Group's Coordinator	26/10/21 - present	Membership at AGM
8	Sharon Garforth	Committee member	26/1/20 - 18/09/20	Membership at AGM
9	Alan Sattenstall	Committee Member	01/09/20 - 26/01/21	Membership at AGM
10	Elizabeth Hooley	Groups Coordinator	01/09/18 - 26/01/21	Membership at AGM
11	Peter Jenner	Beacon Site Administrator		Membership at AGM
12	Diane Crompton	Assistant membership	26/1/20 - 26/01/21	Membership at AGM
13	Lyn Summers	Health & Safety	26/1/20 - 26/01/21	Membership at AGM
14	Sarah Birkill	AGM secretary		Membership at AGM
15				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

Mary Frances Waters	Nigel Cole
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Position (eg
Secretary, Chair, etc)

Chair	Treasurer
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Date

16 December, 2021

Lancaster and Morecambe u3a**Annual accounts - Receipts and Payments to 31st August 2021**

	<u>Aug 2021</u>	<u>Aug 2020</u>
Receipts		
Members Subscriptions and Donations	13,729	22,099
Gift aid Refund	3,270	2,927
Group activities	1,887	13,948
Monthly Meeting and Special Lectures	-	1,878
Miscellaneous	-	150
Bank Interest Received	4	57
Field Study (No2 Account)	13,236	13,135
Total receipts	<u>32,126</u>	<u>54,195</u>
Payments		
Third Age Trust Fees Ins & Licences	4,844	7,252
Third Age Matters Magazine	2,724	2,678
Beacon System user fees	1,396	1,391
Conferences & Delegate Fees	-	40
Admin & Miscellaneous	2,985	4,081
Group Activities	1,722	20,101
Monthly Meeting and Special Lectures	-	3,171
Field Study (No2 Account)	12,531	16,335
Total Payments	<u>26,202</u>	<u>55,049</u>
Surplus /(Deficit) of Receipts over Payments	<u>5,924</u>	<u>(854)</u>
Cash funds prior year end	44,953	45,807
Cash funds this year end	<u>£50,877</u>	<u>£44,953</u>
Analysed as :		
Lloyds Bank No1 Account	12,647	5,330
Lloyds Bank No2 Account	2,879	4,276
Lloyds Bank Reserve Account	25,059	25,057
COIF Reserve Account	10,292	10,290
Total cash funds	<u>£50,877</u>	<u>£44,953</u>

Prepared By
N Cole Treasurer

11 November 2021

Examined By A J MEIKLE FCA
and found to be accurate

AJ Meikle

11 November 2021

Lancaster and Morecambe u3a**Annual accounts - Receipts and Payments to 31st August 2021**

	<u>Aug 2021</u>	<u>Aug 2020</u>
Receipts		
Members Subscriptions and Donations	13,729	22,099
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COIF Reserve Account	10,292	10,290
Total cash funds	<u>£50,877</u>	<u>£44,953</u>

Prepared By
N Cole Treasurer

11 November 2021

Examined By A J MEIKLE FCA
and found to be accurate

AJ Meikle

11 November 2021

UNIVERSITY OF THE THIRD AGE LANCASTER AND MORECAMBE

England & Wales - Charity number 1014076

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/09/19 Period start date To 31/08/20 Period end date

Charity name: Lancaster and Morecambe U3A

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above, without discrimination. In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for Members within Groups and giving advice on other sources of education which may be appropriate. The U3A holds two meetings each month plus occasional Special Lectures, at which paid speakers address Members on a wide variety of subjects. A considerable number of Members take on active roles in the organisation, from teaching and assisting, learning, through organising meetings and groups and helping communications between Members, to providing refreshments at meetings. These roles are all voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees all were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	GROWTH: Lancaster and Morecambe U3A has sustained its membership over the past year and continues to develop in ways that ensure its sustainability for the future. We were able to remain open during the Covid Pandemic, with groups meeting face to face only when legal to do so. Many groups began meeting on line during at this time. As members either leave or are unable to continue their membership they are replaced by younger, newly retired members from the local area, and by others who move into the area on their retirement. We also attract new members from outside our immediate geographical area who may wish to join in our activities while they are staying in the area. We had a relatively stable membership this year between 1350 and 1400 members. At the beginning of the year, we had over 90 active groups meeting in 16 venues across Lancaster and Morecambe and into the Lune Valley. with over 30 meeting continuing to meet virtually during the Pandemic and 10 outdoor groups continuing in some form.. ACHIEVEMENTS: Communication with such a large number of members is facilitated by the Beacon Management System which is now securely embedded into our administrative processes and practices. Our website is effectively and efficiently maintained so that information on

		it is relevant and current, and its content easily accessible to members and prospective members. Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels, for example having 2 members who are also National Trust volunteers – one with his work in the National U3A Beacon User, and one with their work on the National U3A retention and recruitment initiative, and as a Regional U3A Committee Member. EXTENDING EDUCATION AND COMMUNITY LINKS: We continue to promote the Continuing Learning Group at Lancaster University and have continued developing our links with Lancaster University's Faculty of Health and Medicine and its Department of Philosophy. We also promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. We worked on the Lancashire Archives Tithe Project in conjunction with Preston Museum. We attended NHS and other health events both locally and regionally, in order to promote the U3A as a healthy option to physical and mental well-being in the over-50s. LINKS WITH OTHER U3As: The Bay Network (U3A), of which Lancaster and Morecambe U3A is a member, has developed into a liaison group with declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member U3As; and to encourage minority interest groups which are difficult for individual U3As to support. We held a successful Science Development Day in June, 2019 for Bay Network members. EVENTS: We continue to hold regular and well attended monthly meetings in both Morecambe and Lancaster, as well as several Special Lectures and a wide range of Study Trips and Special Educational Activities. This year we held a German Study Day, in which different interest groups presented different aspects of Germany throughout the day. Two new groups were begun during the Pandemic that promoted better health and well being during the Pandemic – Nordic walking and Electric Bicycling. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish. CONCLUSION: Our U3A is composed of solely of volunteers, and by providing and taking part in
--	--	---

		such a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational activities throughout the wider community.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The U3A position is healthy having broken even over the last year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The U3A holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	There are no major risks but the constantly increasing costs of room hire and potential increase in Third Age Trust contributions is being monitored
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are elected by the Membership present at the AGM in January for a maximum of 3 years appointment (except in exceptional circumstances). A Trustee who is Treasurer may, after an initial three years, serve a further three years as Treasurer. Trustees have the authority to co-opt Trustees as a result of casual vacancies and up to two Trustees to bring their number to a maximum of ten. Co-opted Trustees serve only until the next AGM and may then be appointed in the normal way for a three-year term. Trustees receive "The Essential Trustee: what you need to know" (Charity Commission) and have a training session before taking on responsibilities.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction courses are held for new trustees prior to and after election to the post.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Lancaster and Morecambe U3A
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Other name the charity uses	University of the Third Age: Lancaster and Morecambe
Registered charity number	1014076
Charity's principal address	37 Leighton Drive Lancaster LA1 5 UK

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	Mary Waters	Chair		Membership at AGM
2	Ros Nicholson	Vice Chair & Membership Secretary		Membership at AGM
3	Ronald Philip Wraith	Treasurer	01/09/18 – 22/1/20	Membership at AGM
		Assistant Treasurer	28/09/20 – present	L&M U3A committee
4	Elizabeth Battersby-Hill	Secretary		Co-option by trustee committee
5	Ray Stallwood	Treasurer	22/1/20 - present	Membership at AGM
6	Tansy Dillon	Publicity		Membership at AGM
7	Mike Dillon	Publicity		Membership at AGM
8	Everard Peters	Data Officer	01/09/18 – 31/08/19	Membership at AGM
9	Alan Sattenstall	Committee Member	01/90/18 – 31/08/19	Membership at AGM
10	Elizabeth Hooley	Groups Coordinator	01/09/18 – 31/08/19	Membership at AGM
11	Peter Jenner	Beacon Site Administrator	22/1/20 - present	Co-option by trustee committee; Membership at AGM
	Sharon Garforth	Committee member	22/1/20 - present	Membership at AGM
12	Diane Crompton	Assistant membership	22/1/20 - present	Membership at AGM
13	Lyn Summers	Health & Safety	22/1/20 - present	Membership at AGM
14	Yvonne Mawfus	Deputy Treasurer	22/1/20 – 26/05/20	Membership at AGM
15	Sarah Birkill	AGM secretary	21/5/20 - present	Co-option by trustee committee
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mary Frances Waters	Raymond Bradshaw
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	14 February, 2021	

Lancaster and Morecambe U3A

Summary of Accounts

for the year ending 31st August 2020

Summary No 1 A/c 2019-2020

No.1 General [Charity] Current Account.				
Balance brought forward, as at 1st September 2019	£3,041.82		Expenditure	£38,714.11
Income Received	£41,002.73			
	£44,044.55		Balance carried forward, 31st August 2020	£5,330.44
				£44,044.55

Summary No 2 A/c 2019-20

No 2 Social Events Account				
Balance brought forward, as at 1st September 2019	£7,475.43		Expenditure	£16,334.88
Income Received	£13,135.41			
	£20,610.84		Balance carried forward, 31st August 2020	£4,275.96
				£20,610.84

Saver Account

Balance brought forward, as at 1st September 2019	£25,045.71		Expenditure	£0.00
Income Received	£11.31			
	£25,057.02		Balance carried forward, 31st August 2020	£25,057.02
				£25,057.02

Lancaster and Morecambe U3A

Summary of Accounts

for the year ending 31st August 2020

Reserve Account

Balance brought forward, as at 1st September 2019 Income Received	£10,244.16		Expenditure	£0.00
	£46.26		Balance carried forward, 31st August 2020	£10,290.42
	£10,290.42			£10,290.42

Consolidated Accounts

Balance brought forward, as at 1st September 2019 Income Received	£45,807.12		Expenditure	£55,048.99
	£54,195.71		Balance carried forward, 31st August 2020	£44,953.84
	£100,002.83			£100,002.83



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
LANCASTER & MORECAMBE U3A

**On accounts for the year
ended**

31 AUGUST 2020

**Charity no
(if any)** 1014076

Set out on pages

**Respective
responsibilities of
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: *A J Meikle*

Date: 29 November 2020

Name: ALAN JOHN MEIKLE

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:	25 Broyd View
	LANCASTER
	LA1 4WF

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.