

CRAWLEY UNIVERSITY OF THE THIRD AGE

England & Wales · Charity number 1029004

Details

Other names CRAWLEY U 3 A, CRAWLEY U3A

Status Registered

Legal form Other

Registered 1993-11-24

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

Contact

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Activities

Objects: The charity's object ('the object') is the advancement of education, and in particular the education of older people and those retired from full time work, by all means including associated activities conducive to learning and personal development in Crawley and the surrounding district.

Activities: Crawley u3a is a self-funded learning co-operative of older people which enables members to share many educational, creative and leisure activities. Members learn from each other in various interest groups through sharing their knowledge, skills and experience.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** CRAWLEY AND SURROUNDING AREA
- West Sussex

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-08-31 | £74,444 | £79,221 | - | - |
| 2024-08-31 | £65,980 | £61,260 | - | - |
| 2023-08-31 | £62,858 | £60,576 | - | - |
| 2022-08-31 | £34,865 | £39,561 | - | - |
| 2021-08-31 | £1,728 | £7,191 | - | - |

Trustees

| Name | Role | Appointed |
|------------------------------|------|------------|
| Graham Friday | | 2021-11-12 |
| John Orthin Vaughan Williams | | 2024-12-03 |
| Kim Robinson | | 2026-01-08 |
| Marion Lang | | 2026-04-17 |
| Moira Blackman | | 2026-04-17 |
| Tricia Newell | | 2026-01-08 |

CRAWLEY UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1029004

Accounts



Crawley u3a Trustees Annual Report and Accounts for year ended 31st August 2025

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(Photo credit: Jane Broomer, Horsham u3a)

1. Reference and Administrative Details

Crawley University of the Third Age (Crawley u3a) is a member of the Third Age Trust as an unincorporated members' association.

Registered Charity Number 1029004

The Board of Trustees Members of the Board of Trustees who held office during the financial year 2024-25 are listed below.

Independent Examiner of the Accounts Tony Neale FCMA 37 St Georges Court, Crawley, RH10 8LP

Bankers Lloyds Bank plc, 1 – 5 The Broadway, Crawley, RH10 1DU

Trustees for 2024-25 (8th Nov 2024 – 14th Nov 2025)

| Post | Name | First Elected | Term Ends |
|----------------------------|----------------|-----------------------------------|-------------------------|
| Officer Trustees | | | |
| Chair | Jim McGough | AGM Nov 2022 AGM | AGM Nov 2025 |
| Vice-Chair | Alan Rew | AGM Nov 2023 AGM | Steps down AGM Nov 2025 |
| Secretary | Margaret Lloyd | AGM Nov 2022 AGM | AGM Nov 2025 |
| Treasurer | Graham Friday | AGM Nov 2021 AGM | AGM Nov 2027 |
| Other Trustees | | | |
| Communications Coordinator | Sue Parker | AGM 11 th Nov 2022 | AGM Nov 2025 |
| General Trustee | John Williams | Co-opted 3 rd Dec 2024 | AGM Nov 2028 |

Other Trustees Acting During the Financial Year 1st Sept 2024 – 31st Aug 2025

| Post | Name | First Elected | Resigned |
|-----------------------|--------------|-------------------------------|--------------|
| Other Trustees | | | |
| Groups' Coordinator | Janet Newson | AGM 10 th Nov 2023 | Nov 2024 AGM |

2. Structure, Governance and Management

Nature of Governing Document

Crawley u3a is an unincorporated members' association, and a member of the Third Age Trust (the national u3a coordinating body). An organisation called 'Learning in Later Years' was founded in Crawley in 1981 and this became the 'Crawley University of the Third Age' when it affiliated to the Third Age Trust in March 1985. It was registered as a charity (Reg 1029004) by the Charity Commission on 24th November 1993.

The current constitution was adopted on 24th January 2023, having been approved by the Annual General Meeting (AGM) on Friday 11th November 2022, subject to the insertion of clause 10.1 requiring membership fees for the forthcoming membership year to be approved by a majority vote of those Crawley u3a members attending a meeting to be held at least one month before the start of that membership year.

Objectives and activities

Crawley u3a's object is:

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

In pursuit of these objectives, Crawley u3a organises artistic, literary, fitness and recreational group activities alongside a monthly series of lectures and a programme of seasonal outings. The emphasis is on social and mutual support and the principle of self-help learning is followed; learning is for its own sake where no qualifications are sought or offered.

Public Benefit

The activities undertaken by the charity to further public benefit are the provision of education and improvements to wellbeing and quality of life for those no longer in full-time employment.

The Trustees confirm that they have complied with the requirements of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Committee, Trustees and Management

The management of Crawley u3a is vested in the Committee, which is also the governing body and its board of trustees for the purposes of charity law. There must be between 5 and 12 elected Trustees. A non-voting President, Maureen Wicks, has also been elected.

The officers and other trustees are elected by the members at the Annual General Meeting, or co-opted by the Trustees, and hold office for one year but are eligible to stand for the same post for a further two years (except for the Secretary and Treasurer who may be elected for a second term of three years so serving up to six consecutive years in total). In the event of a vacancy the Committee may appoint a member until the next AGM.

The trustees meet formally at regular intervals during the year and are responsible for the strategy and policies of the Crawley u3a as well as dealing with its administration, management, and governance. All trustees are required to affirm annually that they satisfy the Charity Commission's eligibility rules to act as trustees and that they comply with their responsibilities as trustees, all of which are set out in the Charity Commission guidance 'The essential trustee (CC3)'.

3. Review of year to 31st August 2025

Chair's Report

This AGM marks a significant transition for our organisation, with the departure of four trustees: the Chair, Vice Chair, Secretary, and Communications Coordinator. I extend my sincere gratitude to these individuals for their dedicated service over the past years.

As noted in last year's report, recruiting volunteers for trustee roles remains a challenge for Crawley u3a and the wider network. Despite ongoing appeals, we welcomed only one new Trustee during the year. Our continued legal and financial compliance is a testament to the expertise and commitment of all trustees, especially as some have managed considerable personal responsibilities. I thank them all for their contributions. The level of work put in over the last few years on both our legal compliance and financial management is now being recognised within the wider u3a movement as being exemplary.

We implemented an important organisational change by reducing the number of trustee formal meetings to four annually, while maintaining effective operations through informal collaboration. We are nearing our goal of separating trustee compliance from operational delivery, though some overlap remains, mainly through shortage of volunteers for Events support roles. The Secretary took on the role of overseeing the annual membership renewal process, and the Assistant Groups Coordinator provided invaluable support to those responsible for running activity groups. .

Our activities continue to thrive, thanks to the dedication of group leaders, their deputies and other assistants, the RUGS, the Beacon and website support roles, and welfare support. Special recognition goes to Liz Tennant, the organiser for monthly meeting speakers and seasonal events for her exceptional commitment beyond her three-year term.

Thanks also to the team who organised the very successful Ruby Celebration event in July.

Finally, we are part of a wider u3a community, united in our mission to enrich the lives of those in their third age, and the Chair participates in the regular Chairs' Forum and West Sussex Network u3a meetings, as well as representing Crawley u3a at the AGM of the Third Age Trust.

I look forward to supporting my successor and the new trustees, and am confident they will receive the same warm welcome I experienced.

Jim McGough, Chairman

Report from the Board of Trustees (Committee)

During the 12 months to 31st August 2025 we met formally six times. Until the 2024 AGM on 8th November we continued to meet monthly, with meetings in each of September and October, but, as announced before the 2024 AGM, we then moved towards a system of holding formal meetings quarterly. This change was possible because three years of hard work had diminished the volume of Trustee business relating to policies and financial matters.

This new meeting structure worked well. We produced "Trustee Progress Reports" every six weeks or so, posted to the website and disseminated to those involved in the organisation of Activity Groups. These reports explain progress made both on the Trustees' Aims for 2025 (a copy of which is available on the website under [Admin/For Trustees](#)) and on the individual operations. Holding fewer formal meetings freed up Trustee time which could then be devoted to achieving our aims for 2024-25.

Major Achievements against the 2025 Aims:

1. 30th July Ruby Celebration Event (Aim 7)

We realised that we needed a new format Open Day/Celebration Event providing opportunities for current u3a members to socialise together as well as attracting new members. The main requirement was identifying a suitable venue, more spacious than the Friary. The Treasurer and Communications Coordinator volunteered to lead this project, with the assistance of a working group, and planning started in January with the booking of most of the rooms at the Charis Centre. It was only later that we realised that 2025 marked forty years since Crawley u3a came into existence.

The Working Group worked very hard at organising the event itself, and designing and disseminating the publicity. Group Leaders and members spent a lot of time developing eye-catching displays. The event itself exceeded our expectations in terms of attendance, which comprised existing u3a members, potential members (we have so far recruited twenty-six new members from the day), and other members of the public, including the Leader of Crawley Borough Council, Michael Jones, and the MP for Crawley, Peter Lamb. The Crawley Observer reported on the event, so in addition to providing a good day out and attracting new members it also enhanced our profile within Crawley.

2. Establishment of a Crawley u3a Office (Aim 3)

The opportunity to rent a small office, something we have aspired to for a while, arose from the Chair's involvement with Crawley Community Action (CCA), as part of our 2024-25 Aim of improving our liaison with local organisations (Aim 5). A couple of the small offices in Orchard House, the building occupied by CCA at Gleneagles Court on the Brighton Road, became available and following approval by the Group Leaders at their 5th June meeting, we entered into a lease agreement from 1st July. For various reasons it has taken rather longer than anticipated to get the office fully equipped so we have not yet exploited the full potential of this office in terms of offering facilities for Group Leaders. We have though fulfilled our objective of moving the u3a's various pieces of events equipment from our homes into the office.

3. New Website (Aim 8)

We had no choice but to adopt the new SiteWorks based website developed by the Third Age Trust to replace the old Sitebuilder version. Our Webmaster, Stuart Spreadborough, successfully set up the SiteWorks version of our existing website pages and content, and then the Web-Editor, Janet Newson, completely redesigned the page structure and content, exploiting the new possibilities presented by SiteWorks whilst keeping it user-friendly. Janet completed the basic work on this by the start of April, although she has continued to refine it since, alongside keeping it updated. Once members had become accustomed to the new format they found it much easier to use than the previous website. The number of visitors per day increased from 12 in April to 17 in September.

Progress on Other 2024-25 Aims:

We managed, with the assistance of a Crawley u3a member, Roger Combes, to produce a Venue Strategy document (Aim 2) to assist Groups and Event organisers to find, when required, alternative venues within Crawley.

We engaged more with Crawley Council and local voluntary organisations (Aim 5) through participation in the October Winter Warm Up event at K2 organised by West Sussex Alzheimer's Society, liaison with Crawley Community Action (CCA) and inviting local representatives from Age UK, and a fundraiser from St Catherine's Hospice to the September monthly meeting.

We simplified the 2025-26 membership renewal process by reducing the use of forms (**Aim 9**) although there is still potential for improvement in future years.

Movement towards the new organisation structure (**Aim 1**) was hampered by a shortage of volunteers, particularly on Events support roles, though we were successful in recruiting Working Groups and volunteers for the Ruby Celebration and the 2024 Christmas Party. Little could be done on increasing the support offered to the more academic based indoor Groups and their Leaders (**Aim 4**), due to a lack of interest on the part of Group leaders. Nor, due to pressures of other tasks, were we able to adopt a Risk Management Policy and Risk Register including a Contingency Policy to limit any disruption should a Trustee suddenly need to step down (**Aim 6**).

The **Aims for 2026** (see [Section 4](#) on page 8) take account of those 2025 Aims not completed.

Report on Operations

1. Financial Sustainability

A small deficit was incurred on our General Membership activity (i.e. excluding the costs and income from Group activities) for the year. This was due to the cost of putting on the Ruby Celebration. Ignoring this, the ongoing operational costs were matched by the income generated from the Membership Fee, indicating that the Membership Fee was set at the correct level.

The level of available unrestricted reserves was £21,027 on 31st August 2025. This is equivalent to about three times the current level of operational costs.

The Charity Commission requires Trustees to annually undertake a formal review of the charity as a 'Going Concern' and to report the outcome of that review within their published accounts (see [Section 5](#) on page 9)

Activity Groups are all now operating with greater flexibility and financial independence, with the general financial objective being that they all become self-financing. Should any group require financial support, because of a significant change in either their membership levels or cost base, then there is £10,778 available in restricted reserves to provide that help.

The level of both unrestricted and restricted reserves provides a cushion to protect against any unexpected situations and will be used both to keep future fee levels affordable as well as provide investment to both improve and widen the scope and level of activities offered by the u3a.

2. Membership Numbers

Our total membership numbers (including Associate members) on the Third Age Trust census date of 31st March 2025 census were 625, down very slightly from 635 at 31st March 2024, but by end August this year, with 654 members, we were above the end August 2024 figure of 638. Recruitment of new members has been very vigorous since the Ruby Celebration, though until the ongoing annual renewal process is completed we cannot compare the number of resignations with last year's. We thank the Membership Assistant, Jean Manuel, for her unstinting work on dealing with new membership applications.

3. Activity Groups

The number of groups at the end of August 2025 was 52, down by two from the 54 at the end of August 2024. New groups starting or restarting in the year were Italian for Beginners (Autumn 2024) and the former Craft Group, which had closed in spring 2024, but which was restarted very successfully in April 2025 under a new leader. 3D Paper Crafting also started in Autumn 2024, but closed seven months later due to the Group Leader's caring responsibilities.

Other closures during 2024-25 were Singing for Fun in late 2024, and the Allotment Group (which had comprised only three members for a number of years) in June.

The two Short Mat Bowls groups were forced to merge into a single group in July, following declining numbers, and Exploring Local History ceased because of the loss of the curator at Crawley Museum.

One new group, Chess, has started since the end of August 2025.

The reduction in the number of groups means that our ratio of members to groups has increased slightly from 11.8 for 2023-24, to 12.0 for 2024-25, compared to the TAT's recommended ratio of 10. It must be borne in mind that this is a fairly crude measure, as groups vary widely in the frequency of their meetings.

More worryingly, the Out and About (O&A) and the Ambling & Walking Groups are all oversubscribed to the extent that not all new members wanting to join them can obtain places. A couple of the O&A groups are now only able to offer no more than one trip a term, due to shortage of those willing to lead trips. In contrast, some of the indoor groups are struggling to attract and retain members. A meeting held in May between Trustees and Out and About Group Leaders to tackle issues around excess demand for membership of these groups and a shortage of volunteers to organise outings made little progress.

Three meetings were held for Group Leaders and all others involved in organising Groups to share their experiences and to brief them about the Ruby Celebration Event, in October, March and June, and were well attended.

4. Events for All Members

The events covered here are the standard ones organised each year, as opposed to the one-off Ruby Celebration Event (see [Item 1](#) on page 5) which differs from these others in that it was open to outsiders.

For the calendar year 2025 we have held nine monthly Friday meetings with speakers, with an average attendance of 81, up from 76 for 2024. This may be due to including a short piece in each month's newsletter describing the content of the talk.

As in 2024, the best attended meeting was the one at which Tony Harris spoke. Dressed again as the part, he delivered a talk on Winston Churchill. The next best attended talk was in April when Peter Blood, an ex-barrister, demonstrated a historic court case.

In addition to organising the monthly meetings with speakers, Liz Tennant also arranged two seasonal coach trips during 2025, one to the Romney Marsh & Hythe in May and another to Maritime Greenwich in September. In addition, Liz and Jean Elmer together organised a couple of coach trips to concerts at the Albert Hall.

Three coffee mornings were held in the financial year 2024-25, one in each term, as is normally the case, with Trustees hosting special New Members Tables for recent joiners. Average attendance per coffee morning was around 70, compared with 55 for 2023-24.

Jacqui Mercer volunteered to organise the 2024 Christmas Party, assisted only by a very small team, and we are very grateful for their work on this.

5. Communications

The Communications Coordinator, Sue Parker, produced not only the standard monthly Newsletters (for all months except August) but also a Special Edition Ruby Celebration Newsletter incorporating photos from that event. Jean Austin's lively and informative reports on the monthly Friary talks are particularly appreciated, but thanks to other contributors also.

The Chair continued to produce his “Slices” throughout the year, focussing on Trustees’ news and advertising volunteer vacancies.

The number of Crawley u3a Facebook members has grown from 328 on October 23rd 2024 to 415 on October 27th 2025. In February 2025 a second Facebook account was set up, Crawley u3a Extra, intended to feature the posts from u3a members on topics not directly related to Crawley u3a activities or news. This now has 52 members.

Sadly, although there is no shortage of Facebook members, only a small number of members seem willing to post to the pages. In particular, we would love to see more posts featuring the groups meeting indoors.

6. Other Operational Improvements

The Chair managed to negotiate a new hiring agreement with the Friary, signed in September 2025, which clarifies a number of matters.

As a result of receiving complaints from members experiencing difficulty hearing speakers at the Friary monthly meetings, the General Trustee led a working group to review various equipment options designed to improve the experience of hearing-impaired members. This resulted in the purchase of a portable PA system in early September 2025.

4. Aims for the year ending 31st August 2026.

As usual, we will not be deciding our aims for 2026 until our first Trustee meeting after the AGM, as what is realistically possible is dependent upon the extent to which we are able to fill the Trustee vacancies.

The Board of Trustee’s provisional aims for 2026 include:

1. Embed the new organisation structure, with operational decisions relating to Communications & Publicity, Groups, Membership and Events, being undertaken by Support Roles and Working Groups, not the Trustees.
2. To engage more with Crawley Council and Crawley voluntary organisations to market the values and benefits of membership of Crawley u3a.
3. To adopt a Risk Management Policy and Risk Register, including a Contingency Policy to limit any disruption should a Trustee suddenly need to step down.
4. Development and implement a strategy to minimise the long-term financial impact of the forthcoming new Bank Charges, that come into effect from November 2025.

In addition, we will support the following initiatives by Working Groups and Support Role Holders:

5. Given the success of the Ruby Celebration event, to develop and deliver a similar event that showcases the Activities being undertaken across Crawley u3a.
6. To simplify both the annual membership renewal process and new member registration process.

5. Review of Financial Activities for the year ended 31st August 2025

The General Membership activities (Unrestricted and Designated Funds) generated a deficit of £3,640. This was due to a combination of the following factors:

- Membership numbers increased throughout the year, generating additional income.
- Increased income from the investment of the cash reserves in fixed term cash investments with our Bankers Lloyds.

Offset by:

- The Ruby Celebration event.
- Initial rental and set up cost of the office at The Orchard.
- Cost of the 2024 Christmas Party increased, due to a significant rise in the cost of the food.

The Groups activities (Restricted Fund) made a combined deficit of £1,137. This was a result of the Groups using up the surpluses they had generated in previous years.

Policy on Reserves

The Trustees on the 8th of March 2023 approved a Financial Policy, which included a Reserve Policy. This reserve policy requires the Trustees to consider the following on an annual basis and make appropriate financial provision.

- Loss of income from a significant reduction in Membership numbers, that would undermine the long-term viability of the organisation.
- Potential for unforeseen expenses arising from a local or national emergency (e.g. Covid) or unforeseen event such as an insurance claim.
- The contractual costs of winding up the organisation in an orderly manner.

The Trustees have determined that aiming to keep a minimum level of unrestricted reserves that cover at least six months of regular operating activity would be sufficient.

The combined balance on the Unrestricted Funds is £21,027. This is slightly over £17,000 more than the minimum level of £4,000 required to comply with both Charity Commission guidance and the above policy. The intention is to use this additional balance to both invest in the future of the organisation and to offset future inflationary pressure to maintain the Membership Fee at an affordable level.

The reserve balance on the Restricted Fund is £19,230. This balance can only be used to support Group activities. It is made up of two parts:

1. Allocated reserves, these have been generated by specific groups and are only available to those groups to spend on their activities. At the 31st August 2024 this amount was £8,452.
2. The remaining £10,778 of Unallocated reserves is available for the Trustees to use to support existing Group and in the development of new ones.

To administer the funds in a fair and equitable way the Trustees have established the following criteria for the application of these funds:

- Provide a 'start-up' grant to all new Groups towards the initials costs of getting the group up and running.
- Provide financial support to groups that have incurred a deficit due to either:
 - a sudden and unexpected reduction in membership numbers
 - an additional cost arising from a change in policy or external change in governing legislation.

6. Trustees' Declaration for the year ended 31st August 2025


The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charity (Accounts and Reports) Regulations 2008 and are consistent with the charitable purposes of the charity as described in clause 3 of its constitution adopted in January 2023.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the charity on 7th October 2025 and signed on its behalf by:

Jim McGough, Chair



7.10.2025

7. Independent Examiner's Report on the Accounts

Independent Examiners Report to the Trustees of the Crawley University of the Third Age

I report on the accounts of the charity for the year ended 31st August 2025.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year and that an independent examination is needed.

I report in respect of my examination of Crawley u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



ANTHONY NEALE FCMA

Date: 17/10/25

8. Accounts for year ended 31st August 2025

Crawley u3a

Statement of Financial Activity for the year ending 31st August 2025

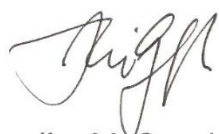
| | Unrestricted Fund £ | Designated Fund £ | Restricted Fund £ | Total £ | Previous Year £ |
|----------------------------------------------|---------------------------|-------------------------|-------------------------|------------|-----------------------|
| Income | | | | | |
| Membership Subs | 9,223 | | | 9,223 | 10,855 |
| Group Activity fees | | | 25,183 | 25,183 | 21,301 |
| Events & Trips fees | | | 38,643 | 38,643 | 31,460 |
| Gift Aid | 0 | | | 0 | 1,295 |
| Investment income | 1,363 | | | 1,363 | 958 |
| Other Income | 32 | | | 32 | 111 |
| | 10,618 | 0 | 63,826 | 74,444 | 65,980 |
| Expenditure | | | | | |
| Group Activity Expenses | | | 25,463 | 25,463 | 19,703 |
| Events & Trips Expenses | | | 39,500 | 39,500 | 30,521 |
| Committee | 568 | | | 568 | 727 |
| General Office | 588 | | | 588 | 0 |
| Information Technology | | | | | |
| - Licences, Subscriptions & Equipment | 803 | | | 803 | 727 |
| General Equipment | | 0 | | 0 | 1,759 |
| Health and Safety equipment | 0 | | | 0 | 12 |
| General Operating Licences (CLA) | 69 | | | 69 | 67 |
| Third Age Trust | | | | | |
| - Annual Subscription | 2,384 | | | 2,384 | 2,424 |
| - u3a Matters Magazine | 501 | | | 501 | 574 |
| Communications | | | | | |
| - Newsletter | 590 | | | 590 | 673 |
| - Publicity | 264 | | | 264 | 221 |
| Events & Meetings | | | | | |
| Monthly / General meetings | 1,687 | | | 1,687 | 1,440 |
| Celebration event / Open Day | 3,416 | | | 3,416 | 39 |
| Annual General Meeting | 164 | | | 164 | 136 |
| New Members | 0 | | | 0 | 87 |
| Really Useful Group | 214 | | | 214 | 175 |
| Group Leaders | 342 | | | 342 | 348 |
| Christmas Party | 1,841 | | | 1,841 | 747 |
| Coffee mornings | 245 | | | 245 | 229 |
| General refreshments at meetings | 147 | | | 147 | 0 |
| Membership services | | | | | |
| - Postage, Stationery & Printing | 435 | | | 435 | 650 |
| | 14,258 | 0 | 64,963 | 79,221 | 61,260 |
| Net Income / Expenditure (-) | -3,640 | 0 | -1,137 | -4,777 | 4,720 |
| Reconciliation of Funds (see Note 10) | | | | | |
| Funds brought forward | 21,468 | 3,198 | 20,368 | 45,034 | |
| Funds carried forward | 17,129 | 3,898 | 19,230 | 40,257 | |

Crawley u3a

Balance sheet as at 31st August 2025

| | As at 31/8/24 | |
|--------------------------------------------------|---------------|--------|
| | £ | £ |
| Current Assets | | |
| Debtors - falling due within one year | 3,822 | 3,061 |
| Debtors - deposit paid | 250 | 250 |
| Cash at bank and in hand | | |
| Bank - current accounts | 234 | 1,621 |
| Bank - deposit and investment accounts | 40,401 | 42,465 |
| Cash Floats | 154 | 186 |
| <i>Total current assets</i> | 44,861 | 47,583 |
| Liabilities | | |
| Creditors - falling due within one year. | 4,604 | 2,549 |
| <i>Net current assets</i> | 40,257 | 45,034 |
| Creditors - falling due after more than one year | 0 | 0 |
| Total net assets | 40,257 | 45,034 |
| Represented by: | | |
| Fund balances | £ | £ |
| Restricted Funds | 19,230 | 20,368 |
| Designated (Equipment) Fund | 3,898 | 3,198 |
| Unrestricted funds | 17,129 | 21,468 |
| | 40,257 | 45,034 |

These accounts, subject to independent examination, were approved by the Crawley u3a Trustees on the 7th October 2025.



Jim McGough – Chair



Graham Friday – Treasurer

The accompanying notes from part of these financial statements.

Crawley u3a

Notes and Accounting policies to the financial activity for the year ended 31st August 2025.

1. Accounting convention.

The format of the accounts complies with the *Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102)*. The accounts have been prepared on a fund basis. The financial year runs from 1st September to 31st August.

2. Going Concern

The Statement of Recommended Practice (FRS102) required the Trustees to confirm as part of the annual accounts that the charity continues as a 'going concern'. The Charity Commission guidance (CC12) requires the Trustees to report in a much more positive manner on this issue in the accounts. To comply with this the Trustees have included the following statement.

Membership numbers are increasing. Given the Charity's level of unrestricted reserves, built up over a long period of time, the annual membership fee is being set at an affordable level that covers the general recurring operating costs, with reserves being used to fund 'one-off' events and unexpected expenditure.

The level of the unrestricted reserve provides the opportunity for the Charity to invest to both improve and widen the range of activities provided, to ensure the Charity is sustainable into the future.

The Charity Commission guidance (CC12) sets out a framework for how Trustees might fulfil their responsibilities regarding ensuring the charity is a going concern. The following assessment is based on that framework.

| CC12 | Charity |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees should consider budgets including cash projections and business plans. | When setting the Annual Membership fee, deliberation includes the consideration of: <ul style="list-style-type: none"> • Previous years expenditure • Current expenditure • Reserve levels • Future spending plans. |
| Trustees should ensure that they have effective internal financial controls in place. | The Trustees meet regularly and at each meeting receive an update from the Treasurer on financial issues. The Trustees have issued a Financial Policy which documents the financial framework and controls which govern the way the charity's finances are administered. |
| Trustees should monitor actual results as the year progresses against budget. | Termly management accounts are prepared with comparison to key elements determined when the Annual Membership Fee was set. |

| | |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees should analyse their charity's sources of income and expenditure. | The Trustees are embarked on an objective to raise the profile of the Charity and increase its membership. Work is also underway to look at broadening the use of other income streams such as investment income, donations/Gift Aid and grants. Costs are reviewed on a continuous basis to ensure the Charity is receiving value for money. |
| Trustees should ensure that they have robust risk and reserves policies in place and review them on a regular basis. | The Trustees regularly discuss strategic risks. Work is ongoing in documenting these into a formal Risk Policy and a risk register. The focus has been on establishing procedures ensuring that Risk Assessments are undertaken and documented for all activities being undertaken. A Reserves policy forms part of the Financial Policy, with the level of reserves being reviewed annually when setting the annual fees. |
| Trustees should take professional advice before entering transactions which may give rise to significant future financial commitment | The Charity currently does not have any such commitments. |

The Trustees also recognise that an unexpected accident or incident which led to a financial loss for the Charity or a claim against it by a third party could present it with financial difficulties which may even lead to insolvency. Such risks are mitigated through a range of insurance policies including business interruption and public liability.

3. Income.

This is a combination of money generated during the year from several sources, including the Annual Membership Fee, Activity charges, Gift Aid (HMRC), Donations and other sources.

4. Expenditure.

This is a combination of the costs and expenses incurred during the year on both the running of the organisation and the delivery of all the activities and meeting undertaken during the year.

5. Fixed Assets

The u3a has an asset reporting level for an individual asset that is valued over £1,000.

All fixed and general assets are funded through the Designated Equipment Fund.

Smaller consumable activity related assets are charged directly to the relevant Activity Group for funding through their only activity fees.

6. Cash at Bank or in hand.

Cash includes both current bank accounts, petty cash balances, and short-term liquid investments (in the form of a Bank deposit account and fixed term deposit accounts).

7. Debtors

This is a combination of:

- o £ 2,006 – due from HMRC in respect of Gift Aid,

- o £ 1,510 - expense payments made during the year that relate to Activities being undertaken after the 1st September 2025,
- o £ 306 - activity income due for the year, but which had not been received and banked.
- o £ 250 – relating to a Room Hire deposit, that will remain a debtor balance until the associated Activity Group ceases to operate.

8. Creditors

This is a combination of:

- o £ 2,653 - payments not yet made for activities undertaken during the year,
- o £ 1,780 - income received during the year but that relates to Trips being undertaken after the 1st September 2025,
- o £ 171 - Membership renewal payment received in advance of the start of the membership year.

9. Stock Account

No stock arrangements were used during this financial year.

10. Funds

Unrestricted Fund - can be used and applied to support the u3a's general financial activities.

Designated Fund – are unrestricted funds earmarked by the Trustees for a particular purpose.

Restricted Fund - is created from surpluses accruing from a specific activity or event. It can only be used to fund activity similar to where it was generated from.

The following table provides an analysis of the movements in the funds during the year.

| | Unrestricted | | Restricted | | Total |
|------------------------------------------|--------------|------------|------------|-------------|-----------|
| | General | Designated | Allocated | Unallocated | |
| | £ | £ | £ | £ | |
| Balance as at 1st September 2024 | 21,468.32 | 3,197.96 | 9,190.06 | 11,177.74 | 45,034.08 |
| Movements between Funds during year | | | | | |
| Set up grants allocated to New Groups | | | 400.00 | 400.00 | 0.00 |
| Adjusted due to Groups closing | | | 0.50 | 0.50 | 0.00 |
| Transfer of annual contribution | 700.00 | 700.00 | | | 0.00 |
| Book balance as at 30th April 2025 | 20,768.32 | 3,897.96 | 9,589.56 | 10,778.24 | 45,034.08 |
| Net income / expenditure () during year | 3,639.61 | | 1,137.56 | | 4,777.17 |
| Account balance as at 30th April 2025 | 17,128.71 | 3,897.96 | 8,452.00 | 10,778.24 | 40,256.91 |

List of equipment purchased during the year and funded from Designated reserve

| | £ |
|-------------------------------------------------------------------|--------|
| <u>IT Equipment</u> | |
| None | 0.00 |
| <u>General Equipment</u> | |
| None | 0.00 |
| <u>Equipment purchased and funded directly by Activity Groups</u> | |
| Mobile Amplifier and microphone (Quizzing for Fun) | 31.99 |
| 4 Pickleball nets, bats and balls (Pickleball - indoor) | 239.36 |
| | 271.35 |

CRAWLEY UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1029004

Accounts



Crawley u3a Trustees Annual Report and Accounts for year ended 31st August 2024

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The Smartphone Photographic Group’s Outing to Burstow Stables, April 2024 (Credit: Isabel Baker)

1. Reference and Administrative Details

Crawley University of the Third Age (Crawley u3a) is a member of the Third Age Trust as an unincorporated members' association.

| | |
|--------------------------------------|------------------------------------------------------------------------------------------------------|
| Registered Charity Number | 1029004 |
| The Board of Trustees | Members of the board of Trustees who held office during the financial year 2023-24 are listed below. |
| Independent Examiner of the Accounts | Tony Neale FCMA 37 St Georges Court, Crawley, RH10 8LP |
| Bankers | Lloyds Bank plc, 1 – 5 The Broadway, Crawley, RH10 1DU |

Trustees for 2023-24 (11th Nov 2023 – 8th Nov 2024)

| Post | Name | First Elected | Term Ends |
|----------------------------|----------------|-----------------------------------|-------------------------|
| Officer Trustees | | | |
| Chair | Jim McGough | AGM 11 th Nov 2022 AGM | AGM Nov 2025 |
| Vice-Chair | Alan Rew | AGM 10 th Nov 2023 AGM | AGM Nov 2026 |
| Secretary | Margaret Lloyd | AGM 11 th Nov 2022 AGM | AGM Nov 2025 |
| Treasurer | Graham Friday | AGM 12 th Nov 2021 AGM | AGM Nov 2024 |
| Other Trustees | | | |
| Communications Coordinator | Sue Parker | AGM 11 th Nov 2022 | AGM Nov 2025 |
| Groups' Coordinator | Janet Newson | AGM 10 th Nov 2023 | Steps down AGM Nov 2024 |
| Members' Coordinator | Jacqui Mercer | AGM 11 th Nov 2022 | Resigned May 2024 |

Trustees Completing their Term During the Financial Year 1st Sept 2023 – 31st Aug 2024

| Post | Name | First Elected | Term Completed |
|------------------------|---------------|------------------------------------|----------------|
| Other Trustees | | | |
| Groups' Coordinator | Peter Beckley | AGM 2020 12 th Feb 2021 | Nov 2023 AGM |
| Access Coordinator (1) | Janet Newson | AGM 11 th Nov 2022 | Nov 2023 AGM |

(1) This role was discontinued with effect from the 2023 AGM.

2. Structure, Governance and Management

Nature of Governing Document

Crawley u3a is an unincorporated members' association, and a member of the Third Age Trust. An organisation called 'Learning in Later Years' was founded in Crawley in 1981 and this became the 'Crawley University of the Third Age' when it affiliated to the Third Age Trust in March 1985. It was registered as a charity (Reg 1029004) by the Charity Commission on 24th November 1993.

The current constitution was adopted on 24th January 2023, having been approved by the Annual General Meeting (AGM) on Friday 11th November 2022, subject to the insertion of clause 10.1 requiring membership fees for the forthcoming membership year to be approved by a majority vote of those Crawley u3a members attending a meeting to be held at least one month before the start of that membership year.

Objectives and activities

Crawley u3a's object is:

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

In pursuit of these objectives, Crawley u3a organises artistic, literary, fitness and recreational group activities alongside a monthly series of lectures and a programme of seasonal outings. The emphasis is on social and mutual support and the principle of self-help learning is followed; learning is for its own sake where no qualifications are sought or offered.

Public Benefit

The activities undertaken by the charity to further public benefit are the provision of education and improvements to wellbeing and quality of life for those no longer in full-time employment.

The Trustees confirm that they have complied with the requirements of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Committee, Trustees and Management

The management of Crawley u3a is vested in the Committee, which is also the governing body and its board of trustees for the purposes of charity law. There must be between 5 and 12 elected Committee Members. A non-voting President, Maureen Wicks, has also been elected.

The officers and other Committee members are elected by the members at the Annual General Meeting and hold office for one year but are eligible to stand for the same post for a further two years (except for the Secretary and Treasurer who may be elected for a second term of three years so serving up to six consecutive years in total). In the event of a vacancy the Committee may appoint a member until the next AGM.

The Committee meets at regular intervals during the year and is responsible for the strategy and policies of the Crawley u3a as well as dealing with its administration, management, and governance. All trustees are required to affirm annually that they satisfy the Charity Commission's eligibility rules to act as trustees and that they comply with their responsibilities as trustees, all of which are set out in the Charity Commission guidance 'The essential trustee (CC3)'.

3. Review of year to 31st August 2024

Chair's Report

As I reflect upon a year of continued consolidation, I must immediately offer my thanks to the sustained efforts and talents of my fellow committee members who have striven to maintain the resilience of the organisation in the face of many personal and organisational challenges. We are legally and financially sound, through the continuing practised corporate management skills of our Secretary, Margaret Lloyd, and Treasurer, Graham Friday. Our Group organisation has been enhanced by the hard work and determination of Janet Newson, while the high quality of our regular communications owes everything to the skills of Sue Parker. On a sad note, we lost the services part way through the year of our valued Membership Coordinator, Jacqui Mercer, whose vital roles were then covered by the combined efforts of the Secretary, and Jean Manuel, Membership Assistant. The positive news is that at last year's AGM Alan Rew stepped forward as Vice Chair, bringing with him both expertise and vast experience in education. I am grateful to him for the wisdom and sound judgement he has brought to our deliberations.

Of course, many members continue to undertake vital, if less visible roles. The unseen heroes of the RUGS team are marshalled by Sue Mearns and Isabel Baker; Peter Beckley offers strong support to the Group Coordinator; Stuart Spreadborough and John Walton purvey their IT skills; Karen Deasy looks after member welfare support; the Treasurer will, from 2024-25 onwards, be ably assisted by Jacqui Mercer and Carol Wheeldon. I therefore offer my wholehearted thanks to all these members, without whose diligence and skill we could not function.

Janet Newson has decided not to continue as a Trustee for 2024-25, as she feels she has achieved all she set out to do as Groups' Coordinator, including the update of all guidance material for Group Leaders. She intends to continue volunteering and will be developing and editing the forthcoming new Crawley u3a website, once Stuart Spreadborough completes the task of migrating from the current SiteBuilder to the new SiteWorks web-system, also supported by the Third Age Trust (TAT).

A special vote of thanks is owed to Liz Tennant, our retiring Speaker and Seasonal Outings Organiser. Not only did Liz continue to organise a most engaging list of speakers and events she has also arranged bookings well into 2025 although her term of offices finishes this November.

But as befits an organisation based on the principle of self-help, a major commitment is displayed by all many of you, particularly by Group Leaders and their deputies, who organise and run all our activities, and we thank you for your essential hard work.

As I hinted in the first sentence the future is a little greyer, in that we and most other u3a organisations face a continuing battle to recruit sufficient volunteers, particular for the essential roles of trustees and officers. While we may not quite reach crisis point today, a darker shade may soon be upon us and I therefore urge you to consider putting yourselves forward to help secure our existence and pathway to growth.

Jim McGough, Chairman

Report from the Committee (from Secretary unless otherwise indicated)

During the 12 months to 31st August 2024 we met thirteen times, comprising eleven standard meetings plus two extra meetings concentrating on committee structure and recruitment.

Our achievements are described below.

During the last part of the year we were operating with only six Trustees. The Trustee vacancies and other constraints upon individual Trustees' availability meant that we were unable to repeat the summer Celebration Event we successfully held in Memorial Gardens in previous years.

1. Growth of Membership

Our total membership numbers (including Associates) on the Third Age Trust census date of 31st March 2024 census were 635, up from 562 12 months before, representing an increase of 13% and far higher than the increase for the u3a nationwide (405,000 vs 388,000).

We have made more effort to participate in local events organised by Crawley Council and other voluntary bodies, as well as conducting ad-hoc leafletting campaigns, to market the values and benefits of membership of Crawley u3a and to gain new Members.

2. Organisation

We have not made as much progress here as we had hoped, due to difficulties in attracting volunteers to act as Trustees, hold support roles and participate in working groups.

We are now reducing the number of Committee meetings in the hope of attracting more Trustees.

3. Financial Sustainability (Treasurer)

A surplus was achieved on our General Membership activity (i.e. excluding the costs and income from Group activities) for the year, despite assuming that a significant deficit would be incurred when the Membership Fee for the year was set. This was due to a combination of reduction in costs, a downscaling of planned activities due to the lack of Trustee resources, plus an increase in Membership numbers.

The level of available unrestricted reserves was £24,667 on 31st August 2024. This is equivalent to about three times the current level of operational costs.

Generating a surplus together with the available reserves indicates that the level of the membership fee was set at the correct level, which has now been reflected in the Membership Fee set for the 2024-25 financial year. Our ambition is to try and keep the membership fee at an affordable level in future years.

Activity Groups are all now operating with greater flexibility and financial independence, with the general financial objective being that they all become self-financing. Should any group require financial support, because of a significant change in either their membership levels or cost base, then there is £20,368 available in restricted reserves to provide that help.

The level of both unrestricted and restricted reserves provides a cushion to protect against any unexpected situations and will be used both to keep future fee levels affordable as well as provide investment to both improve and widen the scope and level of activities offered by the u3a.

4. Governance and Compliance

At the November 2023 AGM a resolution to amend clause 10(1) of the Constitution was passed so that only membership fees (and not group fees) need to be approved at a u3a meeting at least one month before the start of the membership year.

We now have in place the set of policies proscribed by the Third Age Trust.

5. Activity Groups

The number of groups at the end August 2024 was 54, a net increase of 7 from that of 12 months previously. Eight new groups starting up in the 12 months, and only one existing group was forced to close, due to lack of a group leader. The new groups, representing a diverse range of activities, are Afternoon Exercise, Air Rifles, Exploring Local History, Indoor Pickleball, Out and About 8, Urban Sketchers, Strollers and Live Music. The last two follow the ad-hoc informal model pioneered by Weekenders, whereby individual members spontaneously planning to go on a trip or attend a music event share details by social media with other members.

The impact of the higher number of groups means our ratio of members to groups 11.8 for 2023-24, below that of 12.0 in 2022-23, slightly nearer to the TAT's recommended ratio of 10. It must be borne in mind that this is a fairly crude measure, as groups vary widely in the frequency of their meetings.

6. Events for All Members

We have hosted eight speakers for the calendar year 2024, with an average attendance of 76, down from the 81 for 2023. Attendance was not helped by the sudden unavailability of the Friary Hall for the March and April meetings. The best attended meeting in 2024 was in February when Tony Harris, dressed as the part, delivered a talk on Henry VIII which was both educational and very funny. The next best attended talk was in September 2024 when our own member and Group Leader of Exploring Local History, Graham Crozier, spoke on Mark Lemon and his Circle.

There were two seasonal coach trips during 2024, one to the Weald and Downland Museum in May and the other to the Crossness Pumping Station in October.

Three coffee mornings were held in the financial year 2023-24, one each term, as was the case for 2022-23. Following the very low attendance at the May 2023 event the number of members attending has improved, helped by hosting special New Members Tables for recent joiners.

7. Communications

The Newsletter continues to be produced every month (except August) notifying members of forthcoming events and providing photos and brief descriptions of recent group activities. We particularly appreciate Jean Austin's lively and informative reports on the monthly Friary talks and thank other contributors.

In June the Chair began disseminating his "Slices" which focus on Committee news and advertising volunteer vacancies; articles on these matters tending not to be noticed amongst all the content and photos of the monthly Newsletter.

There has been a small increase in the average monthly number of hits to the current main pages. The figure for September 2023 to August 2024 was 1,825 per month compared to 1,725 for the previous twelve months, an increase of almost 6%.

The number of Crawley u3a Facebook members has grown from 223 in October 2023 to 328 on October 23rd 2024, a large increase. We are also receiving posts from a wider range of groups and members.

8. Links with the Larger u3a Movement

The Third Age Trust (TAT), the UK umbrella organisation for all u3as, voted at its recent AGM on 17th October to amend its structure, following the two year “Fit For The Future” consultation process.

Previously, Regional Trustees both represented their u3as and served on the Board. In future there will be a new Council representing the Regions, and the current Board will be reduced in size and scope from April 2025 so that it deals only with national issues of finance, governance and strategy. This new structure, which Crawley u3a voted for, will give u3as more say in how they operate, by giving them a Council of elected members who can raise and resolve issues. Our Treasurer, Graham Friday, continues to sit on the TAT Finance Board and is involved in the new national Treasurers’ Forum.

Our Chair continues to be an active participant in both the West Sussex Network (WSN) on-line bi-monthly meetings and the u3as Chairs Forum monthly sessions. This Forum has proved very useful in learning about the challenges other u3as face and the methods they use to tackle them.

Our Vice-Chair, Alan Rew, has recently been confirmed as the TAT Subject Advisor for Croquet. This means he will be invited to attend TAT subject advisor panels every two or three months and so can keep us informed about TAT's evolving approaches to education.

4. Aims for the year ending 31st August 2025.

As usual, we will not be deciding our aims for 2025 until our first Committee meeting after the AGM, as what is realistically possible is dependent upon the extent to which we are able to fill the Trustee vacancies.

The Committee’s provisional aims for 2025 include:

1. To move towards the structure originally proposed two years ago whereby the Trustees concentrate on governance, legal and financial matters whilst operational decisions relating to Communications & Publicity, Groups, Membership, Events and IT are delegated to Support Roles and Working Groups.
2. To complete the Venue Strategy to enable us to select the most suitable locations for all member events, and to help us to find replacement locations when required.
3. To increase the level of support for the more academic based Groups and their Leaders.
4. To engage more with Crawley Council and Crawley voluntary organisations to market the values and benefits of membership of Crawley u3a.
5. To adopt a Risk Management Policy and Risk Register, including a Contingency Policy to limit any disruption should a Trustee suddenly need to step down.

In addition, we will support the following initiatives by Working Groups and Support Role Holders:

6. The development of a new format Open Day/Celebration Event which will provide opportunities for current u3a members to socialise together as well as attracting new members.
7. The development of the new SiteWorks based website so that it is more attractive and easier to use than the existing Sitebuilder version.
8. To simplify the annual membership renewal process.

5. Review of Financial Activities for the year ended 31st August 2023

The General Membership activities (Unrestricted and Designated Funds) generated a surplus of £2,183, compared to the original estimated need to use £2,400 of reserves. This change has occurred because of several factors:

Membership numbers were higher than anticipated, generating additional income.

The planned Annual Celebration event was cancelled, due to lack of resources to organise it.

Positive actions to achieve 'value for money' resulted in several cost savings against what was planned for. These included:

- Distributing annual membership cards through the Activity Groups, instead of being posted.
- Stopping using 'QuickBooks' as the organisation's accounting package.
- Engaging a member to undertake the Independent Examiners role, instead of engaging a third-party organisation.
- The cost of purchasing publicity material was less than assumed.
- Saving on venue costs by combining the Annual Fee setting meeting with a planned Monthly meeting.

The Groups activities (Restricted Fund) made a combined surplus of £2,537. This was a result of the following factors:

- Providing most groups with greater financial independence and flexibility in setting their own fee levels, with the financial objective of all Groups becoming self-financing within a reasonable time frame.
- The increase in membership numbers, increasing the general attendance levels at Group activities.

Policy on Reserves

The Committee on the 8th of March 2023 approved a revised Financial Policy, which included a Reserve Policy. This reserve policy requires the Committee to consider the following on an annual basis and make appropriate financial provision.

- Loss of income from a significant reduction in Membership numbers, that would undermine the long-term viability of the organisation.
- Potential for unforeseen expenses arising from a local or national emergency (e.g. Covid) or unforeseen event such as an insurance claim.
- The contractual costs of winding up the organisation in an orderly manner.

The Committee has determined that aiming to keep a minimum level of unrestricted reserves that cover at least six months of regular operating activity would be sufficient.

The combined balance on the Unrestricted Funds is £24,667. This is slightly over £20,000 more than the minimum level of £4,000 required to comply with both Charity Commission guidance and the above policy. The intention is to use this additional balance to both invest in the future of the organisation and to offset future inflationary pressure to maintain the Membership Fee at an affordable level.

The balance on the Restricted Fund is £20,368. This balance can only be used to support Group activities. The intention is to use these reserves to both support Groups to invest in the content of their activities as well as seek to develop new groups to widen the range of activities offered to Members.

6. Trustees' Declaration for the year ended 31st August 2024

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charity (Accounts and Reports) Regulations 2008 and are consistent with the charitable purposes of the charity as described in clause 3 of its constitution adopted in January 2023.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the charity on 9th October 2024 and signed on its behalf by:

Jim McGough, Chair



29 October 2024

7. Independent Examiner's Report on the Accounts

Independent Examiners Report to the Trustees of the Crawley University of the Third Age

I report on the accounts of the charity for the year ended 31st August 2024.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year and that an independent examination is needed.

I report in respect of my examination of Crawley u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

I would also like to acknowledge and thank the Treasurer for a very comprehensive year end file and supporting documents which greatly assisted me in the completion of the Independent Examination Report.

Signed: A.D. 

Date: 19/10/24

Anthony Neale FCMA (retired)

8. Accounts for year ended 31st August 2024

Crawley u3a

Statement of Financial Activity for the year ending 31st August 2024

| | Unrestricted Fund £ | Designated Fund £ | Restricted Fund £ | Total £ | Previous Year £ |
|----------------------------------------------|---------------------------|-------------------------|-------------------------|------------|-----------------------|
| Income | | | | | |
| Membership Subs | 10,855 | | | 10,855 | 10,448 |
| Group Activity fees | | | 21,301 | 21,301 | 17,442 |
| Events & Trips fees | | | 31,460 | 31,460 | 33,670 |
| Gift Aid | 1,295 | | | 1,295 | 711 |
| Investment income | 958 | | | 958 | 231 |
| Other Income | 111 | | | 111 | 357 |
| | 13,220 | 0 | 52,760 | 65,980 | 62,858 |
| Expenditure | | | | | |
| Group Activity Expenses | | | 19,703 | 19,703 | 15,207 |
| Events & Trips Expenses | | | 30,521 | 30,521 | 33,909 |
| Main Committee | 727 | | | 727 | 625 |
| Accountancy / Audit fees | 0 | | | 0 | 330 |
| Information Technology | | | | | |
| - Licences, Subscriptions & Equipment | 727 | | | 727 | 1,532 |
| General Equipment | | 1,759 | | 1,759 | 713 |
| Health and Safety equipment | 12 | | | 12 | 0 |
| General Operating Licences | 67 | | | 67 | 64 |
| Third Age Trust | | | | 0 | |
| - Annual Subscription | 2,424 | | | 2,424 | 2,132 |
| - u3a Matters Magazine | 574 | | | 574 | 1,457 |
| Communications | | | | | |
| - Newsletter | 673 | | | 673 | 259 |
| - Publicity | 221 | | | 221 | 377 |
| Events & Meetings | | | | | |
| Monthly / General meetings | 1,440 | | | 1,440 | 1,394 |
| Celebration event | -98 | | | -98 | 159 |
| Annual General Meeting | 136 | | | 136 | 344 |
| New Members | 87 | | | 87 | 25 |
| Really Useful Group | 175 | | | 175 | 110 |
| Group Leaders | 348 | | | 348 | 140 |
| Open Day | 137 | | | 137 | 105 |
| Coffee mornings | 229 | | | 229 | 131 |
| Christmas Party | 747 | | | 747 | 367 |
| Membership services | | | | | |
| - Postage, Stationery & Printing | | | | 651 | 1,196 |
| | 9,278 | 1,759 | 50,223 | 61,260 | 60,576 |
| Net Income / Expenditure (-) | 3,942 | -1,759 | 2,537 | 4,720 | 2,282 |
| Reconciliation of Funds (see Note 10) | | | | | |
| | £ | £ | £ | £ | |
| Funds brought forward | 18,227 | 4,257 | 17,830 | 40,314 | |
| Funds carried forward | 21,468 | 3,198 | 20,368 | 45,034 | |

Crawley u3a

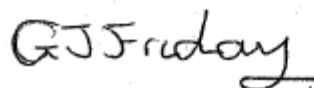
Balance sheet as at 31st August 2024

| | As at 31/8/23 | |
|--------------------------------------------------|---------------|--------|
| | £ | £ |
| Current Assets | | |
| Debtors - falling due within one year | 3,061 | 2,313 |
| Debtors - deposit paid | 250 | 0 |
| Stock | 0 | 501 |
| Cash at bank and in hand | | |
| Bank - current accounts | 1,621 | 387 |
| Bank - deposit account | 42,465 | 41,800 |
| Cash Floats | 186 | 214 |
| <i>Total current assets</i> | 47,583 | 45,215 |
| Liabilities | | |
| Creditors - falling due within one year. | 2,549 | 4,766 |
| <i>Net current assets</i> | 45,034 | 40,449 |
| Creditors - falling due after more than one year | 0 | 135 |
| Total net assets | 45,034 | 40,314 |
| Represented by: | | |
| Fund balances | £ | £ |
| Restricted Funds | 20,368 | 17,830 |
| Designated (Equipment) Fund | 3,198 | 4,257 |
| Unrestricted funds | 21,469 | 18,227 |
| | 45,034 | 40,314 |

These accounts, subject to independent examination, were approved by the Crawley u3a Trustees on the 9th October 2024.



Jim McGough – Chair



Graham Friday – Treasurer

The accompanying notes from part of these financial statements.

Crawley u3a

Notes and Accounting policies to the financial activity for the year ended 31st August 2024.

1. Accounting convention.

The format of the accounts complies with the *Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102)*. The accounts have been prepared on a fund basis. The financial years runs from 1st September to 31st August.

2. Going Concern

The Statement of Recommended Practice (FRS102) required the Trustees to confirm as part of the annual accounts that the charity continues as a 'going concern'. The Charity Commission guidance (CC12) requires the Trustees to report in a much more positive manner on this issue in the accounts. To comply with this the Trustees have included the following statement.

Membership numbers are now increasing post Covid. Given the Charity's level of unrestricted reserves, built up over a long period of time, the annual membership fee is being set at an affordable level that covers the general operating costs and that will reduce the level of reserves over the next few years.

The level of the unrestricted reserve provides the opportunity for the Charity to invest to both improve and widen the range of activities provided, to ensure the Charity is sustainable into the future.

The Charity Commission guidance (CC12) sets out a framework for how Trustees might fulfil their responsibilities regarding ensuring the charity is a going concern. The following assessment is based on that framework.

| CC12 | Charity |
|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees should consider budgets including cash projections and business plans. | When setting the Annual Membership fee, deliberation includes the consideration of: <ul style="list-style-type: none"> • Previous years expenditure • Current expenditure • Reserve levels • Future spending plans. |
| Trustees should ensure that they have effective internal financial controls in place. | The Trustees meet regular and at each meeting receive an update from the Treasurer on financial issues. The Trustees have issued a Financial Policy which documents the financial framework and controls which govern the way the charity's finances are administered. |
| Trustees should monitor actual results as the year progresses against budget. | Termly management accounts are prepared with comparison to key elements determined when the Annual Membership Fee was set. |
| Trustees should analyse their charity's sources of income and expenditure. | The Trustees are embarked on an objective to raise the profile of the Charity and increase its membership. Work is also underway to look at |

| | |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | broadening the use of other income streams such as investment income, donations/Gift Aid and grants. Costs are reviewed on a continuous basis to ensure the Charity is receiving value for money. |
| Trustees should ensure that they have robust risk and reserves policies in place and review them on a regular basis. | The Trustees are aware of and have discussed strategic risks, but this has not yet been documented into a Risk Policy and a risk register. The focus has been on establishing procedures ensuring that Risk Assessments are undertaken and documented for all activities being undertaken. A Reserves policy forms part of the Financial Policy, with the level of reserves being reviewed annually when setting the annual fees. |
| Trustees should take professional advice before entering transactions which may give rise to significant future financial commitment | The Charity currently does not have any such commitments. |

The Trustees also recognise that an unexpected accident or incident which lead to a financial loss for the Charity or a claim against it by a third party could present it with financial difficulties which may even lead to insolvency. Such risks are mitigated through a range of insurance polices including business interruption and public liability.

3. Income.

This is a combination of money generated during the year from several sources, including the Annual Membership Fee, Activity charges, Gift Aid (HMRC), Donations and other sources.

4. Expenditure.

This is a combination of the costs and expenses incurred during the year on both the running of the organisation and the delivery of all the activities and meeting undertaken during the year.

5. Fixed Assets

The u3a has an asset reporting level for an individual asset that is valued over £1,000.

All fixed and general assets are funded through the Designated Equipment Fund.

Smaller consumable activity related assets are charged directly to the relevant Activity Group for funding through their only activity fees.

6. Cash at Bank or in hand.

Cash includes both current bank accounts, petty cash balances, and short-term liquid investments (in the form of a Bank deposit account and fixed term deposit accounts).

7. Debtors

This is a combination of:

- £ 2,005 – due from HMRC in respect of Gift Aid,
- £ 849 - expense payments made during the year that relate to Activities being undertaken after the 1st September 2024,
- £ 207 - activity income due for the year, but which had not been received and banked.

- o £ 250 – relating to a Room Hire deposit, that will remain a debtor balance until the associated Activity Group ceases to operate.

8. Creditors

This is a combination of:

- o £ 2,175 - payments not yet made for activities undertaken during the year,
- o £ 296 - income received during the year but that relates to Trips being undertaken after the 1st September 2023,
- o £ 78 - Membership renewal payment received in advance of the start of the membership year.

9. Stock Account

During 2022/23 and 2023/24 a stock account was used as a centralised process to evidence that value for money purchasing of stationery and postage was achieved. A decision was taken in July 2024 to discontinue this approach and revert to individuals purchasing their own requirement, but using the existing supplier arrangements, where possible, to ensure value for money is still achieved.

10. Funds

Unrestricted Fund - can be used and applied to support the u3a's general financial activities.

Designated Fund – are unrestricted funds earmarked by the Trustees for a particular purpose.

Restricted Fund - is created from surpluses accruing from a specific activity or event. It can only be used to fund activity similar to where it was generated from.

The following table provides an analysis of the movements in the funds during the year.

| | Unrestricted | | Restricted | | Total |
|-----------------------------------------------|--------------|------------|------------|-------------|-----------|
| | General | Designated | Allocated | Unallocated | |
| | £ | £ | £ | £ | |
| Balance as at 1st September 2023 | 18,226.65 | 4,256.87 | 3,054.47 | 14,776.08 | 40,314.07 |
| Movements between Funds during year | | | | | |
| Set up grants allocated to New Groups | | | 800.00 | -800.00 | 0.00 |
| Unused 'set-up' grants written back | | | -323.61 | 323.61 | 0.00 |
| Activity Groups deficits written off | | | 3,121.95 | -3,121.95 | 0.00 |
| Transfer of annual contribution | -700.00 | 700.00 | | | 0.00 |
| Book balance as at 31st August 2024 | 17,526.65 | 4,956.87 | 6,652.81 | 11,177.74 | 40,314.07 |
| Net income / expenditure (-) during year | 3,941.87 | -1,758.91 | 2,537.25 | | 4,720.21 |
| Account balance as at 31st August 2024 | 21,468.52 | 3,197.96 | 9,190.06 | 11,177.74 | 45,034.28 |

List of equipment purchased during the year and funded from Designated reserve

| | £ |
|--------------------------|----------|
| <u>IT Equipment</u> | |
| None | |
| | 0.00 |
| <u>General Equipment</u> | |
| Table Tennis Tables x 2 | 1,450.00 |
| Mobile Easel Stand | 9.99 |
| Xuan Pad light projector | 199.99 |
| Mobile microphone | 38.99 |
| Pump action flasks x 2 | 59.94 |
| | 1,758.91 |
| | 1,758.91 |

CRAWLEY UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1029004

Accounts



Crawley u3a Trustees Annual Report and Accounts for year ended 31st August 2023

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The Midsummer's Eve Celebration Event in June (Photo credit: Sue Parker)

1. Reference and Administrative Details

Crawley University of the Third Age (Crawley u3a) is a member of the Third Age Trust as an unincorporated members' association.

| | |
|--------------------------------------|------------------------------------------------------------------------------------------------------|
| Registered Charity Number | 1029004 |
| The Board of Trustees | Members of the board of Trustees who held office during the financial year 2022/23 are listed below. |
| Independent Examiner of the Accounts | Tony Neale FCMA 37 St Georges Court, Crawley, RH10 8LP |
| Bankers | Lloyds Bank plc, 1 – 5 The Broadway, Crawley, RH10 1DU |

Trustees during 2022/23 (11th Nov 2022 – 10th Nov 2023)

| Post | Name | First Elected | Term Ends |
|----------------------------|----------------|------------------------------------|--------------|
| Officer Trustees | | | |
| Chair | Jim McGough | AGM 11 th Nov 2022 | Nov 2025 AGM |
| Secretary | Margaret Lloyd | AGM 11 th Nov 2022 | Nov 2025 AGM |
| Treasurer | Graham Friday | AGM 12 th Nov 2021 | Nov 2024 AGM |
| Other Trustees | | | |
| Communications Coordinator | Sue Parker | AGM 11 th Nov 2022 | Nov 2025 AGM |
| Groups' Coordinator | Peter Beckley | AGM 2020 12 th Feb 2021 | Nov 2023 AGM |
| Members' Coordinator | Jacqui Mercer | AGM 11 th Nov 2022 | Nov 2025 AGM |
| Access Coordinator (1) | Janet Newson | AGM 11 th Nov 2022 | Nov 2023 AGM |

(1) Janet Newson was elected as one of the two advertised Non-Officer Trustees roles. The role was redesignated as Access Coordinator, a new Trustee role, at the Trustee's meeting of 22nd November 2023. The Trustee's agreed at their meeting of 4th October 2023 that the role be discontinued with effect from the 2023 AGM.

Trustees Completing their Term During the Financial Year 1st September 2022 – 31st August 2023

| Post | Name | First Elected | Term Completed |
|-------------------------|----------------------|------------------------------|-------------------------------|
| Officer Trustees | | | |
| Chair | George Redgrave | AGM 8 th Nov 2019 | AGM 11 th Nov 2022 |
| Other Trustees | | | |
| Membership Secretaries | Ann and Stewart Sole | AGM 8 th Nov 2019 | AGM 11 th Nov 2022 |

2. Structure, Governance and Management

Nature of Governing Document

Crawley u3a is an unincorporated members' association, and a member of the Third Age Trust. An organisation called 'Learning in Later Years' was founded in Crawley in 1981 and this became the 'Crawley University of the Third Age' when it affiliated to the Third Age Trust in March 1985. It was registered as a charity (Reg 1029004) by the Charity Commission on 24th November 1993.

The current constitution was adopted on 24th January 2023, having been approved by the Annual General Meeting (AGM) on Friday 11th November 2022, subject to the insertion of clause 10.1 requiring membership fees for the forthcoming membership year to be approved by a majority vote of those Crawley u3a members attending a meeting to be held at least one month before the start of that membership year. The Charity Commission granted approval on 26th September 2022 to the proposed changes on the Object, Dissolution and Trustee Benefit in Part 1 of the Constitution (its approval is not required for changes to Part 2 clauses). The Third Age Trust granted approval to the new constitution, with the addition of clause 10.1, on 24th January 2023.

Objectives and activities

Crawley u3a's object is:

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

In pursuit of these objectives, Crawley u3a organises artistic, literary, fitness and recreational group activities alongside a monthly series of lectures and a programme of seasonal outings. The emphasis is on social and mutual support and the principle of self-help learning is followed; learning is for its own sake where no qualifications are sought or offered.

Public Benefit

The activities undertaken by the charity to further public benefit are the provision of education and improvements to wellbeing and quality of life for those no longer in full-time employment.

The Trustees confirm that they have complied with the requirements of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Committee, Trustees and Management

The management of Crawley u3a is vested in the Committee, which is also the governing body and its board of trustees for the purposes of charity law. There must be between 5 and 12 elected Committee Members. A non-voting President, Maureen Wicks, has also been elected.

The officers and other Committee members are elected by the members at the Annual General Meeting and hold office for one year but are eligible to stand for the same post for a further two years (except for the Secretary and Treasurer who may be elected for a second term of three years so serving up to six consecutive years in total). In the event of a vacancy the Committee may appoint a member until the next AGM.

The Committee meets at regular intervals during the year and is responsible for the strategy and policies of the Crawley u3a as well as dealing with its administration, management, and governance. All trustees are required to affirm annually that they satisfy the Charity Commission's eligibility rules to act as trustees and that they comply with their responsibilities as trustees, all of which are set out in the Charity Commission guidance 'The essential trustee (CC3)'.

3. Review of year to 31st August 2023

Chair's Report

The 2022 AGM witnessed the departures of George Redgrave as Chair, and Ann and Stewart Sole as joint Membership Secretaries. All three had worked tirelessly to maintain the integrity of Crawley u3a during the difficult Covid period and the subsequent recovery, and they rightly deserve our thanks. As the previous Vice Chair also, George had held a crucial committee seat for an impressive six years and graced the roles with consistent wisdom and humour. While I replaced George as Chair, I found it a little sad that no one came forward as Vice Chair but am resolved to ensure that the vacancy is now filled.

Peter Beckley's distinguished term of office has now come to an end. Throughout his period as Groups Coordinator, he has been the most visible face of the committee, offering constant support to Group Leaders in all areas, but particularly when handling group closures, and reconciling a variety of accommodation issues, thereby maintaining productive relationships with our providers. The good news is that Peter has agreed to continue offering support in key areas to the new Groups Coordinator.

Our Communications Coordinator Sue Parker, having been coopted earlier in 2022 was confirmed as a trustee. She has continued to push the role firmly into the newer territory of marketing and publicity, while publishing a monthly stream of engaging newsletters, and managing the Website. Besides this Sue has had to play a major coordinating role in the absence of an Events Coordinator.

Former Treasurer Jacqui Mercer returned to the committee as Members' Coordinator and enjoyed welcome support from her predecessor Ann Sole. She has tackled the challenging task of membership renewal with firm determination and energy.

Janet Newson joined us a Non-Officer Trustee and took up the reins as our Access Coordinator. Her astute audit of accommodation, and survey of members' needs, have taken us so far forward that the committee has recognised that this role no longer needs to be permanent.

In offering my thanks to these Non-Officer Trustees for their exemplary commitment and hard work, I have to confirm a similar gratitude on my fellow officers, our Secretary, Margaret Lloyd, and Treasurer, Graham Friday. Their professionalism and drive have gone a very long way to ensure that we are as legally compliant and financially sound as we can be. I thank all of my colleagues very much for their continuing support.

The Committee thanks those Crawley u3a members who undertook key support roles during the year; we could not operate without their contribution. Sue Mearns and Isabel Baker have led the Really Useful Group (RUG) dealing with all the practical arrangements for the monthly Friary meetings, coffee mornings and other meetings. Liz Tennant has organised the speakers for the monthly Friary meetings in addition to arranging the seasonal outings and will continue in her role for another year. John Walton took over the role of Beacon Administrator in August 2022 and has continued to support members. Stuart Spreadborough also continues to provide technical support for the website and our u3a email host. Finally, Brenda Ashenden has proved herself a valuable source of support to members in her Welfare Support role held since November 2021, but she is now handing over that responsibility to Karen Feasy.

We must also acknowledge the commitment of the Group Leaders, and their deputies and other assistants. This is a key role which, experience shows me, is a hard one, and essential to our smooth running. We recognise the need to ensure a higher level of support for group management in the years ahead.

Jim McGough, Chairman

Report from the Committee

As a Committee we met formally twelve times during the year, on a monthly basis. Much of our business during the year revolved around catching up on the various governance, legal and organisational matters derailed by Covid, and improving financial sustainability. We were not able to do as much as we would have liked to improve events for all members, due to the failure to recruit an Events Coordinator. We were also handicapped by the lack of a Vice-Chair.

Despite the Committee operating with only seven Trustees during the year we feel we have made good progress on a number of fronts. Having largely now dealt with strengthening our policy and governance compliance we are in a good position to concentrate more on growth and development, thus improving the u3a experience for our members. Again, this is dependent upon recruiting to our current Trustee vacancies. To achieve what we have done during the last year has only been possible because of the dedication of the current Trustees, but this is not sustainable for much longer.

1. Growth of Membership

By the end of August 2023 membership was back up to 602, almost at the 31st March 2020 maximum pre-Covid level of 612. Inevitably, the age profile being what it is, each year members die or feel they can no longer participate. Often we only hear of this when members fail to renew. The membership renewal process for 2023/24 does not finish until the end of November but, depending upon how many of those members whose renewal is still outstanding do renew, we should have somewhere between 580 and 610 members at the start of December.

2. Organisation

Our aim was to increase the number of members acting as Trustees and in Support roles during the year. We were unable to achieve this, and are now trying a different strategy by using more Working Groups focussed on individual tasks. We have successfully pioneered this to run some events (notably the Celebration Day and the Open Day) and to respond to the problem of lack of potential Group Leaders for the Out and About Groups.

We feel the Committee could operate more efficiently if our Information Technology were more synchronised, and that there is more use we can make of Beacon (the membership, group management and communication system provided by the Third Age Trust). We have amended our Trustee Role structure to reflect this.

3. Financial Sustainability

A small surplus of £285 was achieved on our General Operations account (i.e. excluding the costs and income from Group activities) for the year, despite assuming that a significant deficit would be incurred when the Membership Fee for the year was set. This was due to costs being lower than anticipated and decisions to downscale activities due to the lack of Trustee resources.

Generating a surplus suggests that the level of the membership fee was set at the correct level, which has now been reflected in the Membership Fee set for the 2023/24 financial year. Our ambition is to try and keep the membership fee at an affordable level in future years, using a combination of the extra fees generated by additional members and the consumption of the unallocated element of our unrestricted reserves.

The indoor activity Groups produced a surplus, equivalent to 6.5% of income, compared to a deficit in the previous year again indicating that the basic £2 per session fee is now at the correct level.

The level of both unrestricted and restricted reserves provides a cushion to protect against any unexpected situations and will be used both to keep future fee levels affordable as well as provide investment to both improve and widen the scope and level of activities offered by the u3a.

During 2023 a greater flexibility & variety of financial models were introduced for activity groups, to allow Groups more financial independence.

4. Governance and Compliance

The new 2022 Constitution was adopted in January 2023. In June we held the first all member meeting to approve the core budget and membership fees in advance of the new membership year, a condition of the membership agreeing to the new Constitution. We have reviewed and updated most of the policies prescribed by the Third Age Trust, and now have an Equality, Diversity & Inclusion (EDI) Policy and an Accessibility Policy. We reviewed the Safeguarding Policy, something all charities are legally required to do annually. The review of the Data Protection and Privacy Policies showed that we were not fully compliant in all relevant areas and we are putting this right.

5. Activity Groups

Overall the number of groups at the end of 2022/23 was 47, a net increase of 5 from that of 12 months previously. Members came forward to act as Group Leaders for Smartphone Photography, Family History, Weekenders, Rummikub & Canasta, Craft, Cycling and Petanques. Two groups closed through lack of a Group Leader. Two new Groups have started since the start of 2023/24, Air Rifles and Out and About 8. The new Weekenders informal network group has proved successful.

We are still operating below the TAT recommended ratio of members to groups of 10:1, but our ratio (defined as total members at end March to number of groups as at end of the financial year) has improved from 14.4 (606/42) in 2021/22 to 12.0 (562/47) for 2022/23.

6. Events for All Members

We hosted seven speakers and one choir at the eight monthly Friary Hall meetings held since the 2022 AGM. Average attendance for the eight talks held in the 2023 calendar year was 81. The best attended, at 102, William Avenell "I never knew Geography would be so relevant, why didn't I concentrate more at school?" in October. Closely followed at 97 was "Life and Music of Gershwin" delivered – with accompanying music - by Roger Hind in January.

The Autumn 2022 seasonal coach trip to the Tower of London attracted 53 members, with the Spring coach trip to Holland Park, Kensington & Leighton House attracted only 28 members.

Three coffee mornings were held, one each term. The numbers attending the final one in May were very low; unless the numbers attending the one to be held on 30th October 2023 are much higher, we will need to review their future.

7. Communications

We are now doing much better in keeping our members informed of what is going on. Newsletters are now produced every month (except August) highlighting future events and reporting in detail on the monthly Friary events and Groups' activity.

The website has been extended and is fully updated. The average monthly number of hits to the Main Menu buttons for 2022/23 was 1,725 compared to 1,170 in 2021/22, despite the disruptions experienced in November 2022 as a result of circumstances beyond our control. We recognise the site appears "clunky" compared to those of many similar organisations. This is because the web platform, provided by Third Age Trust, is nearing the end of its useful life; we expect to be migrating to their new web system in 2024 or early 2025.

Much more use is now being made of the Crawley u3a Facebook site and this is attracting more members with 223 members by early October 2023.

8. Local Profile

Crawley u3a leaflet was redesigned, and some activity Groups have produced their own publicity material. More use has been made of local neighbourhood Facebook groups, starting with advertising for the 9th September 2022 Open Day. We featured both the Open Day 2022 and the June 2023 Midsummer's Eve Celebration day in local newspapers and other printed media such as RH Uncovered.

Each of these events attracted new members with 17 new members joining at the 2022 Open Day and around 20 new members at the 2023 June Celebration event.

9. Links with the Larger u3a Movement

The Chair has been an active participant in the West Sussex Network (WSN) on-line bi-monthly meetings.

He is also active in the new u3as Chairs Forum, which runs monthly on-line meetings and operates a Facebook question and answer group which has proved very revealing on the challenges other u3as face and the methods they use to deal with them. We have obtained some new ideas for dealing with matters such as Trustee and Group Leader recruitment.

Developments in the Third Age Trust are monitored, and we participate in the AGM, including voting.

The Secretary and Treasurer also participate and monitor discussions and developments taking place on the specialist Facebook and web sites set up by the Third Age Trust for their disciplines.

4. Aims for the year ending 31st August 2024

As always, what we can realistically achieve next year depends upon the extent to which we are able to fill the Trustee vacancies. The new Committee, following the AGM, will meet for the first time on 13th December and will confirm our specific list of aims then. It is expected that these aims will focus on the following:

1. Improving the resilience of the activity Groups by encouraging Group Leaders (GLs) to appoint deputies, to plan ahead for their succession and to encourage other Group members to share in the administrative and organisational tasks. The Committee plans to produce a comprehensive Groups Handbook with a checklist for GLs starting up a new Group.
2. Making more use of Working and Task Groups, for longer term and shorter-term purposes respectively, to support Trustees on events and projects. This way we would expand the number of volunteers who then may decide after a time that they wish to become a Trustee or take a more active support role.
3. To consult with members on their preferences in terms of all member events (such as coffee mornings and the Christmas party) and improve the quality of these events.
4. To review our venue hire costs with the aim of reducing these through negotiation or relocation.
5. At least one Trustee attend (at their own cost) the 3-day u3a Festival 2024 to be held at York University in July, and to report back.

5. Review of Financial Activities for the year ended 31st August 2023

The General Membership activities (Unrestricted and Designated Funds) generated a marginal surplus of £285, compared to the original estimated need to use £6,055 of reserves. This change has occurred because of several factors:

- The budget assumed a higher level of inflation than was actually incurred.
- The anticipated Annual Celebration event was downscaled from a major indoor event to an outdoor event in the Memorial Gardens. This was primarily due to not having an Event Coordinator to drive the event.
- There has been a marked increase in the number of members with email addresses, which has saved on the anticipated level of monthly members newsletter sent out by post.
- Lack of personnel resources on the Committee restricted the level of planned development and expansion activity being undertaken.

The Groups activities (Restricted Fund) made a combined surplus of £1,997. This was a result of the following factors:

- As part of the budget the definition of what expenses could be claimed was extended to both encourage more focus on bringing learning into the scope of group activities and to modernise equipment and having sufficient Outdoor groups engagement for planning through allowing for two planning meetings per group. The actual level of take up was low.

- Collectively Room Based groups made a surplus of £1,026, compared to a deficit in the previous year. This shows that the increase in the 'Attendance Fee' has achieved its objective to bring them to a collective breakeven position. This was despite of attendance numbers being down when compared to the anticipated numbers assumed when the £2.00 attendance fee was set.
- For Groups that made significant losses of over £250, action plans have or are being finalised with the respective Group Leader to address their financial sustainability situation during 2023/24.
- The Outdoor Groups generated a combined surplus (including Trips and Outings) of £971, despite the loss of Out & About 2. These Group have shown a continuous trend of generating surpluses over several years.

The combined balance on the Unrestricted Funds is £22,484. This is slightly over £18,000 more than the minimum level of £4,000 required to comply with Charity Commission guidance. The intention is to use this unallocated balance to both invest in the future of the organisation and to off-set future inflationary pressure to maintain the Membership Fee at an affordable level.

The balance on the Restricted Fund is £17,830. This balance can only be used to support Group activities. The intention is to use these reserves to both support Groups to invest in the content of their activities as well as seek to develop new groups to widen the range of activities offered to Members. In addition, Outdoor and Sporting based Groups have been given more flexibility to set their future fees at a level that better matches the level of their costs.

Policy on Reserves

The Committee on the 8th March 2023 approved a revised Financial Policy, which included a Reserve Policy. This reserve policy requires the Committee to consider the following on an annual basis and make appropriate financial provision.

- Loss of income from a significant reduction in Membership numbers, that would undermine the long-term viability of the organisation.
- Potential for unforeseen expenses arising from a local or national emergency (e.g. Covid) or unforeseen event such as an insurance claim.
- The contractual costs of winding up the organisation in an orderly manner.

The Committee has determined that aiming to keep a minimum level of unrestricted reserves that cover at least six months of regular operating activity would be sufficient.

6. Trustees' Declaration for the year ended 31st August 2023

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charity (Accounts and Reports) Regulations 2008 and are consistent with the charitable purposes of the charity as described in clause 3 of its constitution adopted in January 2023.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 11th October 2023 and signed on its behalf by:

Jim McGough, Chair



7. Independent Examiner's Report on the Accounts

Independent Examiners Report to the Trustees of the Crawley University of the Third Age

I report on the accounts of the charity for the year ended 31st August 2023.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year and that an independent examination is needed.

I report in respect of my examination of Crawley u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

I would also like to acknowledge and thank the Treasurer for a very comprehensive year end file and the diligent crossed referenced transactions / supporting documents which greatly assisted me in the completion of the Independent Examination Report.

Signed: 

Date: 19/10/2023

Anthony Neale FCMA (retired)

8. Accounts for year ended 31st August 2023

Crawley u3a

Statement of Financial Activity

for the year ending 31st August 2023


| | Unrestricted Fund | Designated Fund | Restricted Funds | Total | Previous year |
|---------------------------------------|----------------------|--------------------|---------------------|--------|------------------|
| | £ | £ | £ | £ | £ |
| Income | | | | | |
| Membership Subs | 10,448 | | | 10,448 | 5,522 |
| Group Activity fees | | | 17,442 | 17,442 | 12,992 |
| Events & Trips fees | | | 33,670 | 33,670 | 16,074 |
| Gift Aid | 711 | | | 711 | 0 |
| Investment income | 231 | | | 231 | 0 |
| Other Income | 357 | | | 357 | 277 |
| | 11,746 | 0 | 51,112 | 62,858 | 34,865 |
| Expenditure | | | | | |
| Group Activity Expenses | | | 15,207 | 15,207 | 13,574 |
| Events & Trips Expenses | | | 33,909 | 33,909 | 15,647 |
| Main Committee | 625 | | | 625 | 290 |
| Accountancy / Audit fees | 330 | | | 330 | 300 |
| Information Technology | | | | | |
| - Licences, Subscriptions & Equipment | 802 | 730 | | 1,532 | 1,631 |
| General Equipment | | 713 | | 713 | 2,127 |
| Health and Safety equipment | 0 | | | 0 | 179 |
| General Operating Licences | 64 | | | 64 | 60 |
| Third Age Trust | | | | | |
| - Annual Subscription | 2,132 | | | 2,132 | 2,308 |
| - Third Age Magazine (TAM) | 1,457 | | | 1,457 | 1,532 |
| Communications | | | | | |
| - Newsletter | 259 | | | 259 | |
| - Publicity | 377 | | | 377 | |
| Events & Meetings | | | | | |
| Monthly / General meetings | 1,394 | | | 1,394 | 1,353 |
| Celebration event | 159 | | | 159 | 0 |
| Annual General Meeting | 344 | | | 344 | 138 |
| New Members | 25 | | | 25 | 0 |
| Really Useful Group | 110 | | | 110 | 0 |
| Group Leaders | 140 | | | 140 | 112 |
| Open Day | 105 | | | 105 | 75 |
| Coffee mornings | 131 | | | 131 | 127 |
| Christmas Party | 367 | | | 367 | 534 |
| Membership services | | | | | |
| - Postage, Stationery & Printing | 1,196 | | | 1,196 | 989 |
| | 10,018 | 1,443 | 49,115 | 60,576 | 40,976 |
| Net Income / Expenditure (-) | 1,728 | -1,443 | 1,997 | 2,282 | -6,111 |
| Reconciliation of Funds | | | | | |
| | £ | | £ | £ | |
| Funds brought forward | 36,772 | 0 | 1,260 | 38,032 | |
| Funds carried forward | 18,227 | 4,257 | 17,830 | 40,314 | |

Crawley u3a

Balance sheet as at 31st August 2023

| | £ | Previous year £ |
|--------------------------------------------------|--------|--------------------|
| Current Assets | | |
| Debtors | 2,313 | 3,330 |
| Stock | 501 | 0 |
| Cash at bank and in hand | | |
| Bank - current accounts | 387 | 10,746 |
| Bank - deposit account | 41,800 | 30,000 |
| Cash Floats | 214 | 193 |
| <i>Total current assets</i> | 45,215 | 44,269 |
| Liabilities | | |
| Creditors - falling due within one year. | 4,766 | 6,102 |
| <i>Net current assets</i> | 40,449 | 38,167 |
| Creditors - falling due after more than one year | 135 | 135 |
| Total net assets | 40,314 | 38,032 |
| Represented by: | | |
| Fund balances | £ | £ |
| Restricted Funds | 17,830 | 1,260 |
| Designated (Equipment) Fund | 4,257 | 0 |
| Unrestricted funds | 18,227 | 36,772 |
| | 40,314 | 38,032 |

These accounts were approved by the Crawley u3a Trustees at their Committee meeting on the 11th October 2023 and signed in their presence by:


 Jim McGough, Chair


 Graham Friday, Treasurer

The accompanying notes form part of these financial statements.

Crawley u3a

Notes to the Financial Activities for the year ending 31st August 2023

1. Accounting convention.

The format of the accounts complies with the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102). The accounts have been prepared on a fund basis. The financial years runs from 1st September to 31st August.

2. Going Concern

The Statement of Recommended Practice (FRS102) requires the Trustees to confirm as part of the annual accounts that the charity continues as a 'going concern'. The Charity Commission guidance (CC12) requires the Trustees to report in a more fully on this issue in the accounts. To comply with this the Trustees have included the following statement.

Whilst during the Covid-19 pandemic period the Charity's membership fell, numbers are now increasing and are expected to increase further this year. General expenditure levels have been set such that a small deficit has been planned for 2023/24. The Charity's level of unrestricted reserves, built up over a long period of time, are considered sufficient large to fund this deficit and potentially similar deficits for the next few years.

The Charity Commission guidance (CC12) sets out a framework for how Trustees might fulfil their responsibilities regarding ensuring the charity is a going concern. The following assessment is based on that framework.

| CC12 | Charity |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees should consider budgets including cash projections and business plans | Annual budgets are prepared based on expected income and reserve levels. |
| Trustees should ensure that they have effective internal financial controls in place | The Committee meets monthly and receives a monthly update from the Treasurer on financial issues. The Committee has issued a Financial Policy which documents the financial framework and controls which govern the way the finances are administered. |
| Trustees should monitor actual results as the year progresses against budget | Termly management accounts are prepared with comparison to budget and with forecast updates. |
| Trustees should i their charity's sources of income and expenditure | An objective has been started to raise the profile of the Charity and to increase membership numbers. Work is also underway to broaden the use of other income streams such as grants, donations, and investment income. Costs are reviewed on a continual basis to ensure the Charity to receiving value for money. |

| | |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees should ensure that they have robust risk and reserves policies in place and review them on a regular basis | The Trustees are aware of, and have discussed strategic risks, but this has not yet been documented into a Risk Policy or a central risk register. The focus has been on establishing and implementing procedures ensuring that Risk Assessments are undertaken and documented for all activities becoming undertaken. A Reserves policy forms part of the Financial Policy, with the level of reserves being reviewed annually when setting the annual Fees. |
| Trustees should take professional advice before entering transactions which may give rise to significant future financial commitments | The Charity currently does not have any such commitments. |

3. Income.

This is a combination of money generated during the year from several sources, including the Annual Membership Fee, Activity charges, Gift Aid (HMRC), Donations and other sources.

4. Expenditure.

This is a combination of the costs and expenses incurred during the year on both the running of the organisation and the delivery of all the activities and meeting undertaken during the year.

5. Fixed Assets

The u3a does not have any individual asset that is valued over £500, therefore there is nothing to report in these accounts.

All general assets are funded through the Designated Equipment Fund. Smaller consumable activity related assets are charged directly to the relevant Activity Group.

6. Cash at Bank or in hand.

Cash includes both current bank accounts, petty cash balances, and short-term liquid investments (in the form of a Bank deposit account).

7. Debtors

This is a combination of:

- £ 1,522 - Expense payments made during the year that relate to Trips being undertaken after the 1st September 2023,
- £ 791 - Activity income due for the year, but which had not been received and banked.

8. Creditors (falling due within one year)

This is a combination of:

- £ 2,506 - Payments not yet made for activities undertaken during the year,
- £ 2,116 - Income received during the year but that relates to Trips being undertaken after the 1st September 2023,
- £ 144 - Membership renewal payment received in advance of the start of the membership year.

9. Creditors (falling due after more than one year)

This relates to annual membership fees received from former members.

10. Funds

Unrestricted Fund: Used and applied to support the u3a's general operational costs financed by the membership fee and associated income streams.

Designated Fund: Unrestricted funds earmarked by the Trustees for a particular purpose, in this case being the renewal of equipment.

Crawley u3a Annual Report and Accounts for year ended 31st August 2023

Restricted Fund: Created from surpluses or deficits accruing from a specific activity or event, in this case Group activities and trips. It can only be used to fund activities similar to those it was originally intended for.

The following table provides an analysis of the movements in the funds during the year.

| | Unrestricted | | Restricted | Total |
|--------------------------------------------------------------------------------------|--------------|------------|------------|-----------|
| | General | Designated | Activities | |
| | £ | £ | £ | |
| Balance as at 1st September 2022 | 36,772.57 | 0.00 | 1,259.58 | 38,032.15 |
| Movements between Funds during year | | | | |
| Setting up Equipment reserves | -5,000.00 | 5,000.00 | | |
| Specific donation received in 2016 for support of Activity groups | -7,500.00 | | 7,500.00 | |
| Adjustment in reserves for Activity group surpluses generated between 2017 and 2021) | -7,074.00 | | 7,074.00 | |
| Annual budgeted transfer of reserves into Equipment fund | -700.00 | 700.00 | | |
| Book balance as at 31st August 2023 | 16,498.57 | 5,700.00 | 15,833.58 | 38,032.15 |
| Net income / expenditure (-) during year | 1,728.08 | -1,443.13 | 1,996.97 | 2,281.92 |
| Account balance as at 31st August 2023 | 18,226.65 | 4,256.87 | 17,830.55 | 40,314.07 |

List of equipment purchased during the year

£

IT Equipment

| | |
|------------------------------------------------------------|--------|
| Membership Coordinator - Laptop, bag, mouse & screen | 304.99 |
| Lead to connect a laptop to screen projector | 14.99 |
| Lead to connect Membership Coordinator's laptop to printer | 29.99 |
| Membership Coordinator - Printer | 379.99 |
| | 729.96 |

General Equipment

| | |
|-----------------------------------------------------------------|----------|
| Replacement bags for folding display boards | 76.80 |
| 3 x Acrylic sign holders for publicity, advertising and display | 17.99 |
| 2 x Crawley u3a display banners | 186.65 |
| 2 x Mobile reusable noticeboards and Easel display stand | 271.99 |
| Membership Coordinator answerphone | 29.49 |
| 3 x Open Sided Gazebos & storage/carry bags | 130.25 |
| | 713.17 |
| | 1,443.13 |

CRAWLEY UNIVERSITY OF THE THIRD AGE

England & Wales - Charity number 1029004

Accounts



Crawley u3a Trustees Annual Report and Accounts for year ended 31st August 2022

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Crawley Walkers Extra at the Woolwich foot tunnel 22nd September 2022 (Photo credit: Jan Morris)

1. Reference and Administrative Details

Crawley University of the Third Age (Crawley u3a) is a member of the Third Age Trust as an unincorporated members' association.

| | |
|--------------------------------------|------------------------------------------------------------------------|
| Registered Charity Number | 1029004 |
| Independent Examiner of the Accounts | ASBA Accounting Ltd, 2 Furnace Parade, Furnace Green, Crawley RH10 6NX |
| Bankers | Lloyds Bank plc, 1 – 5 The Broadway, Crawley, RH10 1DU |

Trustees and Committee Members during the year to 31st August 2022

| Post | Name | First Elected | Current Term ends |
|-----------------------------|----------------------|----------------------|---------------------|
| Officer Trustees | | | |
| Chair | George Redgrave | Nov 2019 AGM | Nov 2022 AGM |
| Vice-Chair | Jim McGough | Nov 2019 AGM | Nov 2022 AGM |
| Secretary | Alan Pay | Nov 2019 AGM | Resigned March 2022 |
| “ “ “ | Margaret Lloyd | Appointed March 2022 | Nov 2025 AGM |
| Treasurer | Phil Light | Oct 2018 AGM | Nov 2021 AGM |
| “ “ “ | Graham Friday | Nov 2021 AGM | Nov 2024 AGM |
| Other Trustees | | | |
| Membership Secretaries | Ann and Stewart Sole | Nov 2019 AGM | Nov 2022 AGM |
| Groups' Co-ordinator | Peter Beckley | 2020 AGM (Feb 2021) | Nov 2023 AGM |
| Communications Co-ordinator | Sue Parker | Appointed May 2022 | Nov 2025 AGM |

2. Structure, Governance and Management

Nature of Governing Document

Crawley u3a is an unincorporated members' association, and a member of the Third Age Trust. An organisation called 'Learning in Later Years' was founded in Crawley in 1981 and this became the 'Crawley University of the Third Age' when it affiliated to the Third Age Trust in March 1985. It was registered as a charity (Reg 1029004) by the Charity Commission on 24th November 1993.

The current constitution was adopted at the Annual General Meeting (AGM) on Friday 13th October 2017 with retrospective approval granted by the Charity Commission on 19th February 2018. Further amendment to the charitable purposes approved at the Emergency General Meeting on Friday 8th June 2018 under the block consent authorised by the Charity Commission.

Objectives and activities

Crawley u3a's object is:

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

In pursuit of these objectives, Crawley u3a organises artistic, literary, fitness and recreational group activities alongside a monthly series of lectures and a programme of seasonal outings. The emphasis is on social and mutual support and the principle of self-help learning is followed; learning is for its own sake where no qualifications are sought or offered.

Public Benefit

The activities undertaken by the charity to further public benefit are the provision of education for those no longer in full-time employment and fitness and leisure facilities to improve conditions of life for the aforementioned individuals.

The Trustees confirm that they have complied with the requirements of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Committee, Trustees and Management

The management of Crawley u3a is vested in the Committee, which is also the governing body and its board of trustees for the purposes of charity law. There must be between 5 and 10 elected Committee Members. A non-voting President, Maureen Wicks, has also been elected.

The officers and other Committee members are elected by the members at the Annual General Meeting and hold office for one year but are eligible to stand for the same post for a further two years (except for the Treasurer who may be elected for a second term of three years so serving up to six consecutive years in total). In the event of a vacancy the Committee may appoint a member until the next AGM.

The Committee meets at regular intervals during the year and is responsible for the strategy and policies of the Crawley u3a as well as dealing with its administration, management, and governance. All trustees are required to affirm annually that they satisfy the Charity Commission's eligibility rules to act as trustees and that they comply with their responsibilities as trustees, all of which are set out in the Charity Commission guidance 'The essential trustee (CC3)'.

3. Review of year to 31st August 2022

Chair's Report

The 2021 AGM on 12th November saw only one change amongst the Officers. Phil Light stepped down as Treasurer after completing a three-year term of office. He worked very hard in that position, with no assistance, preceded by three years before that as Assistant Treasurer. We are grateful for his enormous contribution. Graham Friday was elected as Treasurer in his place and has put a great deal of effort into re-energising the work of the Committee and developing links with other u3a entities, including the Third Age Trust (the "Trust"), the u3a umbrella organisation. He is now a member of the Trust's Finance Board.

Jim McGough has provided invaluable support to the Committee during his three-year term as Vice Chair and many of the achievements over this past year and aims for the future are the result of his vision and insistence that in order not to decline we must always try to advance.

Alan Pay resigned as Secretary in March after well over two years of service and Margaret Lloyd was appointed by the Committee in his place. We thank him for his work over his period of office. Margaret has implemented procedures to enhance the effectiveness of the Committee and undertook the work on the new constitution.

The Committee had no Communications Co-ordinator until May, when Sue Parker was appointed. She has already made a significant impact by increasing the frequency of the newsletters.

Ann and Stewart Sole continued in the Membership Secretary role throughout the year but will be stepping down from the Committee at the November 2022 AGM because they will have served their maximum three-year term of office. They have performed their role well throughout a uniquely difficult period and provided support to many individual members.

Peter Beckley provides the Group Leaders with a very high level of support. This is very much appreciated by them and makes their roles less onerous than they otherwise be. He intends to continue as Groups Co-ordinator until the end of his three-year term.

The Committee thanks those Crawley u3a members who undertook key support roles during the year; we could not operate without their contribution. Jean Elmer continued to lead the Really Useful Group (RUG) dealing with all the practical arrangements for the monthly Friary meetings, coffee mornings and other meetings; she steps down this AGM and we are fortunate that Sue Mearns and Isabel Baker have agreed to take her place. Liz Tennant organised the speakers for the monthly Friary meetings in addition to arranging the seasonal outings. Jan Morris produced quarterly newsletters until Sue Parker's appointment and also helped out with the website. Anne Thorn provided a high level of support to Beacon users over several years, and assisted the new Beacon Administrator, John Walton, when he took over in August 2022 in his first few weeks. Stuart Spreadborough continues to provide technical support for the website. Valerie Graham acted as Assistant Treasurer, a time-consuming role, from November 2021. Until July 2022 Isabel Baker served the South-East Forum which is responsible for running the annual Chichester Summer School. Isabel also stood in for Peter Beckley for some weeks during the busy start of the Autumn 2021 term when he was ill. Finally, Brenda Ashenden has proved herself a valuable source of support to members in her Welfare Support role held since November 2021.

We must also acknowledge the commitment of the Group Leaders, and their deputies and other assistants. It has not always been easy restarting those groups which were unable to meet live during the Covid period. During the first part of the year 2021/22 they were still having to ensure compliance with Covid guidelines which added to their burden. The Committee is aware that it has not always been as responsive to Group Leaders' concerns as it might have been and hopes to do better in this respect in future.

Finally, this is the last time I will be addressing you as Chairman as I now come to an end of my three-year term of office. I would like to thank you all for your support during what has been a more volatile period than I could possibly have anticipated. I do urge those of you who are not already volunteering in some way to think seriously about doing so. We get so much out of the u3a, it is not unrealistic to expect people to put something back in. That does not necessarily mean serving on the Committee; there are many other ways in which you can serve.

Report from the Committee

The Committee was able to start meeting again at St Paul's and met formally eleven times during the year, once every month except for December.

Following a period during which the Committee's main preoccupation had been reacting to the impact of the pandemic it took a while to move towards a more strategic and developmental outlook. The Committee recognised that some aspects of Crawley u3a's governance and policy compliance had failed to keep up with what the u3a Third Age Trust and Charity Commission would recognise as good practice. In addition, it was not serving the Crawley u3a members as well as it should, particularly with regard to communications.

In January the Committee established a small Development Sub-committee which looked at how Crawley u3a should develop over the next five years, in terms of enhancing the range and quality of activities offered to members, and what type of organisational structure was most likely to achieve this. The following were achieved over the remainder of the year:

- 1. Improving Communications.** Significant progress was made on drafting a Communications Strategy. This resulted in the launch of a regular monthly newsletter from July onwards. The website was taken in hand and parts of it are now fully up to date. This is a large project and some pages need a radical redesign which will take into 2022/23 to complete.
- 2. Enhancing Compliance.** A Finance Policy was developed and agreed for the first time and at the same time the existing Group Leader Procedures were updated and extended. An improved understanding of the u3a insurance cover was developed and a set of comprehensive Insurance Guidelines produced. There is still a considerable amount of work to do on developing and updating our policies to bring them up to the level expected by the Third Age Trust. We have also developed a new format for the Annual Report and Accounts which meets the latest Charity Commission requirements as laid out in Section 7 of the Charity Commission document "Charity reporting and accounting: the essentials November 2016 (CC15d)".
- 3. Updating the Constitution.** The current Crawley u3a constitution, adopted in October 2017, is based on the Third Age Trust's 2012 model. The Trust updated its model constitution in 2021 to reflect the latest Charity Commission guidance and equalities best practice, and to future proof it against future contingencies such as another pandemic by including clauses on electronic meetings and voting. We decided we should adopt this new 2021 model, but with a couple of amendments which were agreed by the Third Age Trust in August. The Charity Commission gave its approval in September. We will formally adopt it once our members approve it at the 2022 AGM (for more information see the AGM 2022 page on the Crawley u3a website).
- 4. Assessing the Organisational Structure.** Under the UK Charity Commission rules all members of a charity's managing committee must also be trustees. Over the years the duties and responsibilities of trustees have become more demanding and complex. This has two impacts. The first is that it discourages members from volunteering to become a committee member. Second it means that it intensifies the pressures on committee members as it is difficult to combine the governance and compliance duties with the more administrative activities such as membership renewal, supporting the group leaders, and organising events. An alternative two-tier organisation structure has been developed in outline which addresses these issues. In this alternative structure a series of sub-committees, reporting into the main Committee and whose membership includes a couple of trustees from the main Committee, is responsible for the various operational functions such as membership and the co-ordination of groups. This would leave the Committee free to focus on strategic and governance matters. But such a structure requires a higher number of members prepared to take on volunteer roles than is currently the case within Crawley u3a, and also the clear backing of the membership, so we are unlikely to adopt it in the immediate future.

- 5. Induction and Support for New Trustees.** It was recognised that some knowledge and expertise had been lost since the pre-Covid era, particularly with regard to how the Third Age Trust operates, the obligations it imposes on member u3a organisations, and links with the regional and county u3a networks. An induction process and checklist has been developed for new trustees, and Sue Parker's appointment presented an opportunity to test this.

Membership

This last year has seen the resumption of our full indoor activity programme, following a break of 18 months due to the Covid pandemic. Covid guidelines were still followed, until their withdrawal by the Government in February 2022, and some members were still wary about participating fully.

Inevitably some members did not renew their membership following the long period of Covid disruption, but Crawley's membership has suffered significantly less than that nationally. At the 31/03/20 u3a census date Crawley reported 612 members (excluding Associates) with an equivalent number of 577 at 31/03/22 indicating a fall of less than 6% since pre Covid levels whereas nationally membership declined by 20%.

There were around 8,400 attendances at over 550 room-based meetings. There were 21 organised paid trips attended by just over 700 members, plus numerous other walks and outings.

Activity Groups

The number of active groups at the year-end was 42, the same as that at the end of 2020/21, but this disguises a number of new starts and the closure of others. A new Folk Dancing group was established which has proved very popular, a second Quizzing group, and two Short Mat bowling groups, a new activity for Crawley u3a. Against this, one of the two Book Groups had to merge with the other, and the Comedy, Music appreciation and Topical Discussion 2 Groups closed due to dwindling support.

A small Beginners Italian group started and also an Earth Matters group, both based in the leaders' homes. Due to the retirement of the leader, the Parchment Crafts groups closed after a long period of existence.

All of the 12 outdoor groups active at the end of 2020/21 remained in full health throughout 2021/22 although the Tennis Group now incorporates Pickleball. The various Out and About groups were able to assume a full programme of events post Covid.

Since the start of 2022/23 a new Smartphone Photographic group has attracted a lot of members, and a Cycling group will be starting in Spring 2023.

Monthly Talks, Seasonal Outings and Other Events open to all members

The monthly Friday afternoon sessions at the Friary recommenced after the pandemic in September 2021, with the first one being a much-needed social event. The annual Open Afternoon took place in October, and the AGM in November. Despite Covid cases rising again many members were keen to attend the 2021 Christmas party on 10th December.

Talks by visiting speakers started up again in December 2021 and we enjoyed eight talks on a wide range of subjects between then and July. The May talk by Alan Kingshott, former Chief Yeoman Warder at the Tower of London, Beefeater, on the Tower of London and the role of the Beefeaters was particular highly rated, as was Sarah Oldridge's July talk on "Behind the Scenes view of Kew and Wakehurst".

May saw the first seasonal outing for well over two years, a trip to Eastbourne including an entertainment and tea. In late June we repeated the successful 2021 picnic event in the Memorial Gardens. Members of our Ukulele Group, joined by members of the Wimbledon Palais Ukulele Band, kindly played for us.

After a two year break the South-East Forum u3a Summer School was held at Chichester University in late June and was attended by eight members of Crawley u3a. Ann Sole of Crawley u3a successfully hosted one of the courses, on Earth Matters.

4. Aims for the year ending 31st August 2023

The new Committee, following the AGM, will meet for the first time on 22nd November and a key agenda item will be the drawing up a more specific list of aims for the next year, along with a timetable. It is expected that these aims will focus on the following, with the target achievements and relative priorities for each to be the subject of further discussion:

1. Growth of membership;
2. Achieving long-term financial sustainability;
3. Encouraging more volunteers to come forward for Committee, Committee Support, Group Leader and Group Support roles;
4. Greater participation in u3a regional and local partnerships.

There is also still further work to do to achieve fully the objectives set by the Development Sub-committee in early 2022 and on which we have already made significant progress, as described in section 3 above. We aim to complete the following as soon as possible:

1. **Improving Communications**

Complete the redesign of the website and establish procedures so that all pages are kept up-to-date

2. **Enhancing Compliance**

Develop/update the full set of u3a proscribed policies and instigate a system whereby each policy is reviewed by the Committee at least every two years.

3. **Constitution and Committee Procedures**

To develop a set of Committee guidelines and ways of working.

4. **Organisational structure**

To reassess whether this is the right time to look at developing an alternative organisational structure, or whether it might be better to move at a more gradual and incremental pace, in line with the availability of volunteers.

5. **Induction and Support for New Trustees**

To complete the Trustee Handbook and to ensure all trustees joining (or rejoining) the Committee in November 2022 go through a proper induction process, including participation in relevant Third Age Trust workshops.

5. Review of Financial Activities for the year ended 31st August 2022

The accounts for the year ended 31st August 2022 appear on pages 10 to 12. Points to note are:

- The format of the accounts has been changed from previous years to comply with the *Accounting and Reporting by Charities: Statement of Recommended Practice (Financial Reporting Standard 102 (2019))*.
- The fees and charges for 2021/22 were set against a backdrop of uncertainty over the social and financial impacts post Covid. The Membership fee was therefore reduced from £15 (years 2016/17 to 2019/20, with 2020/21 zero) to £10 for 2021/22 to reflect this. The deficit for the year on general activities was £5,956, with an overall deficit of £4,696 due to an adjustment to amend the reporting of prior year transactions.
- As at the 31st August 2022, the 2021/22 deficit has left the organisation with an a unrestricted reserve of £38,032. Around £6,000 of this has been earmarked to subsidise the 2022/23 Membership fee.
- 32% (£3,840) of the general activity expenditure related to our direct relationship with the Third Age Trust.

Policy on Reserves

The Committee has approved a policy of keeping its (unrestricted) reserves at a minimum level of £19,000 sufficient to cover 9 months of standard expenditure on general and groups activity. Provided this level is maintained any surplus above this may be spent on investment or development initiatives designed to increase membership and attain financial sustainability over the long term.

6. Trustees' Declaration for the year ended 31st August 2022

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charity (Accounts and Reports) Regulations 2008 and are consistent with the charitable purposes of the charity as described in clause 3 of its constitution adopted on October 2017.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 1st November 2022 and signed on its behalf by:



George Redgrave, Chair

7. Independent Examiner's Report on the Accounts

Independent Examiners Report to the Trustees of the Crawley University of the Third Age

I report on the accounts of the charity for the year ended 31st August 2022.

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 the year and that an independent examination is needed. It is my responsibility to:

Examine the accounts; to follow the procedures laid down in the General Directions given by the Charity Commissioners, and to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination included 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 you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners' statement

In connection with my examination, no matter has come to my attention, which gives me reasonable cause to believe that, in any material aspect, the requirements to keep accounting records in accordance with CC32, and prepare accounts which accord with the accounting records and comply with the accounting requirements have not been met.

No matter has come to my attention in connection with the examination to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

ASBA Accounting Ltd
2 Furnace Parade
Furnace Green
Crawley
RH10 6NX

24th October 2022

8. Accounts for year ended 31st August 2022**Crawley u3a****Statement of Financial Activity
for the year ending 31st August 2022**

| | Unrestricted Funds General Activity | Restricted Funds Group Activity | Total | Previous period |
|---------------------------------------|----------------------------------------------|------------------------------------------|--------|-----------------|
| | £ | £ | £ | £ |
| Income | | | | |
| Membership Subs | 5,522 | | 5,522 | 159 |
| Group Activity fees | | 12,992 | 12,992 | 372 |
| Events & Trips fees | | 16,074 | 16,074 | 0 |
| Gift Aid | 0 | | 0 | 1,194 |
| Other Income | 277 | | 277 | 3 |
| | 5,799 | 29,066 | 34,865 | 1,728 |
| Expenditure | | | | |
| | £ | £ | £ | £ |
| Group Activity Expenses | | 13,574 | 13,574 | 1,139 |
| Events & Trips Expenses | | 15,647 | 15,647 | |
| General Equipment | 2,127 | | 2,127 | |
| Meeting expenses | | | 0 | |
| - Monthly | 1,353 | | 1,353 | 405 |
| - AGM | 138 | | 138 | |
| - Other meetings & Coffee mornings | 314 | | 314 | |
| - Christmas Party | 534 | | 534 | |
| Main Committee | | | 0 | |
| - Venue hire and other costs | 290 | | 290 | 62 |
| Third Age Trust | | | 0 | |
| - Annual Subscription | 2,308 | | 2,308 | 2,139 |
| - Third Age Magazine (TAM) | 1,532 | | 1,532 | |
| Membership services | | | 0 | |
| - Postage, Stationery & Printing | 989 | | 989 | 624 |
| Health and Safety equipment | 179 | | 179 | |
| Publicity and Promotion | 0 | | 0 | 1,692 |
| General operating Licences | 60 | | 60 | |
| Accountancy / Audit fees | 300 | | 300 | 288 |
| Information Technology | | | 0 | |
| - Licences, Subscriptions & Equipment | 1,631 | | 1,631 | 843 |
| | 11,755 | 29,221 | 40,976 | 7,192 |
| Net Income / Expenditure (-) | -5,956 | -155 | -6,111 | -5,464 |
| Other adjustment | | 1,415 | 1,415 | |
| Net movement in funds | -5,956 | 1,260 | -4,696 | |
| Reconciliation of Funds | | | | |
| | £ | £ | £ | |
| Funds brought forward | 42,728 | | 42,728 | |
| Funds carried forward | 36,772 | 1,260 | 38,032 | |

Crawley u3a

Balance sheet as at 31st August 2022

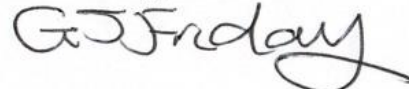
| | £ | Previous year £ |
|--------------------------------------------------|--------|--------------------|
| Current Assets | | |
| Debtors | 3,330 | 0 |
| Cash at bank and in hand | | |
| Bank - current accounts | 10,746 | 44,328 |
| Bank - deposit account | 30,000 | 0 |
| Cash Floats | 193 | 7 |
| <i>Total current assets</i> | 44,269 | 44,335 |
| Liabilities | | |
| Creditors - falling due within one year. | 6,102 | 1,492 |
| <i>Net current assets</i> | 38,167 | 42,843 |
| Creditors - falling due after more than one year | 135 | 115 |
| Total net assets | 38,032 | 42,728 |
| Represented by: | | |
| Fund balances | £ | £ |
| Restricted Funds | 1,260 | 0 |
| Unrestricted funds | 36,772 | 42,728 |
| | 38,032 | 42,728 |

These accounts were approved and authorised by the Trustees of Crawley u3a at their Committee meeting of 1st November 2022 and signed in its presence by:

George Redgrave, Chair



Graham Friday, Treasurer



The accompanying notes form part of these financial statements.

Crawley u3a

Notes to the Accounts

1. Accounting convention.

The format of the accounts has been changed from previous years to comply with the *Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102)*.

The accounts have been prepared on a fund basis.

Unrestricted fund – covers the general operating costs which are funded from the Annual Membership fee and miscellaneous income sources. The figures are compiled on a receipts and payment basis.

Restricted fund – covers all the activities undertaken by Groups whether room based or outdoor, plus all trips undertaken within the u3a. Costs and income are accounted for in the financial year the activity is undertaken.

The financial year runs from 1st Sept to 31st August. The Previous Period covered a 13-month period from 1st August 2020 to 31st August 2021, to reflect a change in the timing of the financial year.

2. Other adjustment

This relates to surpluses generated from activity trips that have been accumulating on the balance sheet for a number of years. These were recorded as creditors in previous years' accounts but cannot be linked to relevant individuals.

3. Income

This is a combination of money generated during the year from a number of sources, including the Annual Membership fee, Group fees, Gift Aid (HMRC), donations and other sources.

4. Expenditure

This is a combination of the costs and expenses incurred during the year on both the running of the organisation and the delivery of all the activities and meetings undertaken during the year.

5. Fixed Assets

The u3a does not have any individual asset that is valued over £500, therefore there is nothing to report.

6. Cash at Bank or In Hand

Cash includes both current bank accounts, petty cash balances, and short-term liquid investments (in the form of a Bank deposit account).

7. Debtors

This is a combination of expense payments made during the year that relate to Trips being undertaken in September 2022, and Activity income due for the year, but which had not been received and banked.

8. Creditors (falling due within one year)

This is a combination of payments not yet made for activities undertaken during the year, and income received during the year but that relates to Trips being undertaken in September 2022.

9. Creditors (falling due after more than one year)

This relates to annual membership fees received from former members.

10. Funds

Unrestricted Fund - can be used and applied to support the u3a's general financial activities.

Restricted Fund - comprises surpluses or deficits accruing from a specific activity or event. It can only be used to fund activity similar to what it was originally intended for. The surplus money generated from Trips remains the property of the individual Members who contribute to the costs of the trips and can be reclaimed by those Members.