



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 1 September 2023 Period start date To August 2024 Period end date**

**Charity name: The Cardiff u3a**

**Charity registration number: 1033518**

## **Objectives and Activities**

	<b>SORP reference</b>	
<b>Summary of the purposes of the charity as set out in its governing document</b>	<b>Para 1.17</b>	<b>The charity's objective ('The Objective') 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 Cardiff and surrounding area.</b>
<b>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</b>	<b>Para 1.17 and 1.19</b>	<b>The charity carries out the following activities in relation to its objectives:</b> <ul style="list-style-type: none"><li>• <b>There is a monthly open meeting to which all members are invited.</b></li><li>• <b>Currently there are 50 groups covering a wide range of topics from art appreciation, foreign language groups, gardening, history, through to change and transition.</b></li><li>• <b>Members are free to join as many groups as their time allows.</b></li><li>• <b>At Christmas there is a lunch to which all are invited.</b></li><li>• <b>There are coffee mornings to welcome new and prospective members</b></li><li>• <b>An annual 'meet the groups' so current and prospective members can see what activities are on offer.</b></li><li>• <b>An annual newsletter is circulated, primarily online, with hard copies available as required.</b></li><li>• <b>Several groups arrange outings to places of interest to that group. In addition, there are two groups whose purpose is solely to go on trips.</b></li></ul>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>In order to enhance the public benefit, the trustees have endorsed the formation of new groups and the continuation of existing ones. The trustees endorse the three statements below.</p> <p><b>Socially:</b> enjoy an active and enjoyable social time and make new friends  <b>Mentally:</b> stimulating conversation, learn new things, improve confidence  <b>Physically:</b> enhance fitness by attending outings, events and group</p> <p>The trustees believe that all u3a activities are carried out for the public benefit</p>
--	-----------	---

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

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

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, the charity has been working to increase its membership. Although the effects of Covid are diminished the membership hasn't fully recovered. At the end of the year, the membership had risen to 874, from a low at the end of August 2021 of 634.</p> <p>To encourage greater membership of u3a, a publicity sub-group was formed near the end of the year with the aim of increasing the membership. It is planned to put leaflets advertising Cardiff u3a in a wide range of organisations.</p> <p>The charity believes that membership of u3a has wide ranging benefits, helping to reduce social isolation and loneliness. Improve physical and mental wellbeing and confidence.</p>

### Additional Information (optional)

You may choose to include further statements where relevant about:

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

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>At the year end, Cardiff u3a was in a healthy position, having a surplus of over £2,300, some of which relates to activities in the coming year. With those figures removed, a surplus of over £1,700 remains.</p> <p>The membership fee for existing members was reduced for 23/24 as the reserves were at the correct level. In addition, the fees paid by the groups were reviewed periodically to try to ensure they finished close to zero. The figures for the groups have been distorted by money amounting to £590 being taken in the year relating to the next financial year.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held to enable Cardiff U3A to meet the financial commitments to the Third Age Trust in the event of unplanned closure and to complete the membership year within which this closure occurs. Should the reserves be in excess of the amount required, then membership fees will be reduced or waived in that final year.
Amount of reserves held	Para 1.22	<b>£14,000</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>N/A</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>There are currently no uncertainties about the whether the charity is a going concern.</b>

### Additional Information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>No-one may be elected a trustee or an officer at any annual general meeting unless prior to the meeting the charity is given a notice that:</p> <ul style="list-style-type: none"> <li>(a) is signed by a member proposing a candidate who is entitled to vote at the meeting;</li> <li>(b) is signed by an unconnected member seconding the same candidate who is entitled to vote at the meeting;</li> <li>(c) is signed by the person who is to be proposed to show their willingness to be appointed.</li> </ul> <p>In the event of a casual vacancy among elected or co-opted charity trustees, the charity trustees may appoint a person who is willing to act to be a charity trustee. A charity trustee so appointed shall hold office only until the next annual general meeting.</p> <p>Should more candidates be proposed than places on the board, a vote is to be taken.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

<b>A description of the principal risks facing the charity</b>	<b>Para 1.46</b>	
<b>Other</b>		

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mario Greening	Chair		
2	Nonn Vaughan	Secretary		
3	Catherine Jewsbury	Treasurer		
4	Mary Margaret Richards			
5	Jane Evans			
6	Rosemary Griffiths			
7	Susan Thomas			
8	Julie Waller			
9	Anthony Baines		5/2/24	
10	Gary Hammond Kenning		8/4/24	
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		
None		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)****Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

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

--

**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

--

**Other optional information**

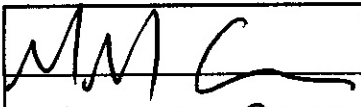
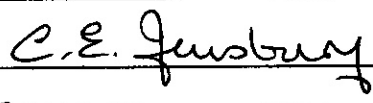
--



## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MARIO M GREENING	CATHERINE JEWSBURY
Position (eg Secretary, Chair, etc)	CHAIR.	TREASURER.
Date	27 <sup>th</sup> Oct '24	

Other		
-------	--	--

## Reference and Administrative details

Charity name	The Cardiff u3a
Other name the charity uses	Cardiff u3a
Registered charity number	1033518
Charity's principal address	City United Reformed Church Windsor Place Cardiff CF10 3BZ

# THE CARDIFF U3A

Accounts for period ending 31 August 2024

	23/24	22/23
<b>Income</b>		
Subs	9,173.00	8,625.00
Donations	53.00	35.00
Bank interest	276.00	0.00
Group income	13,914.10	11,523.72
Grant from Third Age Trust	0.00	150.00
Gift Aid	1,192.46	982.83
Open meeting	0.00	809.00
Social (Christmas lunch)	2,356.00	2,088.00
	<b>26,964.56</b>	<b>24,213.55</b>
<b>Expenditure</b>		
CLA licence	67.21	64.20
TAT: mem fees	3,132.00	2,512.00
TATTL Beacon	773.00	622.00
TATTL Magazines	1,494.16	1,099.44
Groups	13,256.87	11,650.69
Printing & photocopying	308.59	221.45
Committee meetings & exp	378.33	643.22
Publicity	0.00	601.42
Postage	0.00	157.25
Website & emails	319.20	249.58
Miscellaneous	452.69	0.00
Social (Christmas lunch)	2,422.75	2,088.25
Zoom	31.18	179.88
Convenors meeting & lunch	591.00	333.75
Meetings and study days	37.50	369.23
PayPal commission	244.44	217.58
New members coffee morning	44.85	87.10
Open meeting expenses	1,085.34	1,056.35
	<b>24,639.11</b>	<b>22,153.39</b>
<b>Surplus</b>	<b>2,325.45</b>	<b>2,060.16</b>
Bal b/fwd	21,933.65	19,873.49
<b>Total</b>	<b>24,259.10</b>	<b>21,933.65</b>
<b>Balance Sheet</b>		
Cash	£ 330.05	£ 74.81
Current	£ 8,045.13	£ 7,799.10
Deposit	£ 14,000.00	£ 12,000.00
PayPal	£ 1,883.92	£ 2,059.74
<b>Total</b>	<b>£ 24,259.10</b>	<b>£ 21,933.65</b>

Surplus contins the following relating to future years

	£
Sunday Lunch deposits	290.00
Music outing 24	160.00
Gardening outing	139.10
	589.10



Section A

Independent Examiner's Report

Report to the trustees/  
members of

THE CARDIFF U3A

On accounts for the year  
ended

31<sup>ST</sup> AUGUST 2024

Charity no  
(if any)

1033518

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2024.

Responsibilities and  
basis of report

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

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

Independent  
examiner's statement

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

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

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

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

Signed:

*Christine Pritchard*

Date:

24/10/24

Name:

CHRISTINE PRITCHARD

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

FCA

Address:

18 GOLD TOPS

NEWPORT

NP20 5WJ

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

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

# THE CARDIFF U3A

Accounts for period ending 31 August 2024

	23/24	22/23
<b>Income</b>		
Subs	9,173.00	8,625.00
Donations	53.00	35.00
Bank interest	276.00	0.00
Group income	13,914.10	11,523.72
Grant from Third Age Trust	0.00	150.00
Gift Aid	1,192.46	982.83
Open meeting	0.00	809.00
Social (Christmas lunch)	2,356.00	2,088.00
	<b>26,964.56</b>	<b>24,213.55</b>
<b>Expenditure</b>		
CLA licence	67.21	64.20
TAT: mem fees	3,132.00	2,512.00
TATTL Beacon	773.00	622.00
TATTL Magazines	1,494.16	1,099.44
Groups	13,256.87	11,650.69
Printing & photocopying	308.59	221.45
Committee meetings & exp	378.33	643.22
Publicity	0.00	601.42
Postage	0.00	157.25
Website & emails	319.20	249.58
Miscellaneous	452.69	0.00
Social (Christmas lunch)	2,422.75	2,088.25
Zoom	31.18	179.88
Convenors meeting & lunch	591.00	333.75
Meetings and study days	37.50	369.23
PayPal commission	244.44	217.58
New members coffee morning	44.85	87.10
Open meeting expenses	1,085.34	1,056.35
	<b>24,639.11</b>	<b>22,153.39</b>
<b>Surplus</b>	<b>2,325.45</b>	<b>2,060.16</b>
Bal b/fwd	21,933.65	19,873.49
<b>Total</b>	<b>24,259.10</b>	<b>21,933.65</b>
<b>Balance Sheet</b>		
Cash	£ 330.05	£ 74.81
Current	£ 8,045.13	£ 7,799.10
Deposit	£ 14,000.00	£ 12,000.00
PayPal	£ 1,883.92	£ 2,059.74
<b>Total</b>	<b>£ 24,259.10</b>	<b>£ 21,933.65</b>

Surplus contains the following relating to future years

	£
Sunday Lunch deposits	290.00
Music outing 24	160.00
Gardening outing	139.10
	<b>589.10</b>

*MM*  
*Chair*  
*C E Jensbury*  
*27/10/24*