



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

**From 1st January 2024 Period start date To 31st January 2025
Period end date**

Charity name: University of the Third Age in Carrick

Charity registration number: 1034910

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of older people, no longer in full time gainful employment in Truro and Falmouth and its surroundings locally
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All Trustees have agreed that they have read the Charity Commission guidelines and agree to abide by them

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	A number of volunteers offer their skills and interest in order to run the activities that the charity provides. All activities are offered by volunteers and all Trustees are volunteers.

Other		
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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>The charity has a membership of 663. Most members join with the view of taking part in activities that the charity facilitates.</p> <p>Members enjoy learning new skills and the social interaction provided by these activities. It is open to all those no longer in fulltime employment and the Trustees and other volunteers actively promote the benefits of joining.</p> <p>Many of our members have highlighted the social and mental benefits of becoming part of the organisation following life changes such as bereavement, retirement or re-location. We aim to encourage social prescribing and other opportunities.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity had reported a small loss over the financial period covered but was able to draw on its reserves
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity feels it necessary to have a reserve in the region of an average year's membership subscription
Amount of reserves held	Para 1.22	Full year membership subscription
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	Increase in subscription agreed at AGM in April 2024 proved insufficient to cover unexpected increase in expenditure.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties

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	Annual subscriptions which are reviewed as the financial year end approaches. Some low level fund raising is carried out on an ad hoc basis for items such as equipment.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Some investment of reserve funds in very low risk areas
A description of the principal risks facing the charity	Para 1.46	The rising costs of providing the charity's activities. The difficulty of recruiting Trustees
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution. Last revised 17th January 2024
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	All Trustees are democratically elected from the charity membership at the Annual General meeting

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 information given to all Trustees under Charity Commission leaflet CC3; the safeguarding policy; the EDI policy; and Dementia training.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Carrick u3a is part of an umbrella organisation in the Third Age Trust which provides insurance services, advice and IT support, for which we pay an affiliation fee based on membership numbers
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	University of the Third Age in Carrick
Other name the charity uses	U3a Carrick
Registered charity number	1034910
Charity's principal address	c/o The Secretary 8 Tregenna Court Port Pendennis Falmouth TR11 3XG

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	Lesley Parsons	Chair		U3a Carrick
2	Susan Hutt	Vice Chair		
3	Jennifer Fulleylove	Treasurer		
4	Gillian Davies	General Secretary		
5	Robert Williams	Membership Secretary		
6	Eric Reilly			
7	Michael Rogers			
8	Patricia Ross			
9	Lesley Vingoe			
10	Patrick Harrod		Retired 10 th April 2024	
11	Margaret Ingles		Retired 10 th April 2024	
12	Paul Lucas		Retired 10 th April 2024	
13	Mervyn Knight		Retired 10 th April 2024	
14	Sylvia Roper		Retired 10 th April 2024	
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
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)

GB Davies

Full name(s)

Gillian Bernice Davies

Position (eg Secretary,
Chair, etc)

General Secretary

Date

30th October 2025

ACCOUNTS for AGM

Income & Expenditure, 1st February - 31st January

Start year

2024

Category	In	Out
Catering		£ 348.99
Charity Lottery	£ 623.00	
Donations	£ 317.11	
Equipment	£ 30.00	£ 368.38
Fundraising	£ 1,628.22	
HMRC Gift-aid	£ 2,634.42	
Interest	£ 568.09	
Membership	£ 18,968.00	£ 26.00
Newsletter Printing		£ 1,224.00
Postage	£ 1,037.10	£ 1,546.65
Re-Imburse	£ 84.00	£ 134.75
Speakers		£ 110.00
Stationary		£ 602.13
TAM postage	£ 120.48	£ 114.16
TAT		£ 2,848.00
TATTIL Beacon		£ 892.00
Trips	£ 740.00	£ 975.00
Venues	£ 29.40	£ 17,056.38
Website		£ 177.97
Zoom		£ 155.88
Sub-totals	£ 26,779.82	£ 26,580.29
Brought forward	£ 26,277.70	
Total		£ 26,477.23

Balance Sheet

Current	£ 11,413.54
Easy Access Account	£ 5,063.69
Fixed Term Savings	£ 10,000.00
Total	£ 26,477.23

Membership Analysis, at 31st January 2025

Associate	8
Associate Joint	2
Honorary	1
Individual	450
Joint	210
Totals	671

Jenny Fulleylove, Treasurer 07799 731383 treasurer@u3acarrick.org.uk



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

**Report to the trustees/
members of**

Charity Name

U3A Carrick

**On accounts for the year
ended**

2025

**Charity no
(if any)**

1034910

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 01 / 2025.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention 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.

Signed:

Jodie Lee (signed electronically)

Date:

13th March 2025

Name:

Jodie Lee

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

AAT Level 4 Diploma

Address:

6 Rosewarne Mews, Tehidy Road, Camborne

Cornwall, TR14 8LN

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.

Nothing to Disclose.