



Trustees' Annual Report for the period

From 1st February 2024 **To** 31st January 2025

Charity name: FURNESS UNIVERSITY OF THE THIRD AGE (u3a)

Charity registration number: 1118002

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of education and, in particular, the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development in the Furness area and its surrounding locality.
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	<p>Furness u3a, part of the nationwide u3a organisation, exists to help its members make new friends, develop their interests and enjoy social activities.</p> <p>Furness u3a raises funds through an annual membership fee [in the reporting period, this was £14 if the monthly newsletter was received by email, and £30 if the newsletter was printed and posted].</p> <p>Furness u3a covers the whole of the Furness area and has about 50 interest groups which meet regularly and are led by the u3a members themselves. These cover a wide range of activities, including: reading groups and walking groups, history, photography, drawing, painting, table tennis, philosophy, theatre visits and board games. Any member whose interest is not catered for can start a new group. We have a Groups Liaison officer who helps with the setting up of new groups. Some interest groups meet in members' homes; others meet at a venue which may incur a small charge and others meet outside.</p>

		<p>Throughout the reporting period, Monthly Meetings open to all members took place each month, normally in the Coronation Hall, Ulverston, with a speaker, coffee and an opportunity to socialize. A Christmas Social was also held, in the same venue.</p> <p>Throughout the reporting period, Furness u3a also ran a Drop-In each month, where our groups introduced themselves and their activities. As well as providing an ideal opportunity to find out what the u3a can do for members, members could also get help with computing problems at the Computer Helpdesk, which is run by volunteers.</p> <p>Throughout the reporting period, the Trustees of Furness u3a met on a monthly basis to ensure the smooth running of Furness u3a. The meetings involved reviewing finances, organising Monthly Meetings and Drop-ins, dealing with matters related to the smooth running of existing groups and the setting up of new groups, and developing and monitoring strategies and policies for enabling the charity's activities to continue effectively and appropriately. The Trustees also worked to ensure good communications with its members, through a monthly Newsletter and an up-to-date website.</p>
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 regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<i>[Not relevant.]</i>
Policy on social investment including program related investment	Para 1.38	<i>[Not relevant.]</i>

Contribution made by volunteers	Para 1.38	All of our activities were run by volunteers from within the membership of Furness u3a.
Other		[None.]

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>Overall, this was another good year for Furness u3a. Attendance at Monthly Speaker meetings was good, and the number of our members was very similar to last year. 41 of our members are "Associate Members", which means that they are full members of another u3a, but have decided to join us as well. Most of our Associates are from Grange and District u3a, with whom we have a reciprocal agreement not to charge fees.</p> <p>The Christmas Social for members in December was successful. Once again, the food was delicious, and members enjoyed a festive quiz and a magician gave a well-received performance. We also held a successful event for Group Leaders in the summer.</p> <p>The Committee, and other volunteers again staffed a stand at the Ulverston Retro Rendezvous Festival in June and the Ulverston Charter Day in September. Furness u3a was also very heavily involved in Silver Sunday in the Coronation Hall, Ulverston on 6th October. No fewer than 7 of our groups participated [the Drawing group, the Craft group, English Country Dancing, the Recorder group, the String Chickens and the Uke Troupe], several Committee members staffed a publicity stall, and the u3a Secretary acted as compere for the afternoon. We are planning to be involved in all these events again in 2025.</p>

		<p>Our website and Newsletter are both running successfully, and we are very grateful to the volunteer who ensures that the website is up to date and the Newsletter is produced each month.</p> <p>The Committee has produced several new policies and guidance documents, now available from the website. These include:</p> <ul style="list-style-type: none"> • how activity groups can apply for grants and loans; • an updated safeguarding policy; • an insurance disclaimer form for non-members who wish to participate in u3a walks, <p>The Committee decided in December 2024 to trial, starting in March 2025, a new procedure in which, instead of holding separate Drop-ins and monthly speaker meetings, we would have a single extended meeting in the Coronation Hall each month, to include group presentations, the IT Helpdesk and other Drop-in features as well as a guest speaker. This initiative will be reviewed regularly by the Committee.</p> <p>Committee members have been actively participating in the wider u3a movement, by attending the Third Age Trust AGM, the North West Region AGM and Conference, and other North West Region events. The Committee also participated in numerous online votes, including voting on a proposal to establish a new national Board of Trustees and a u3 Council. These bodies have now been established and the Committee has participated in elections for the inaugural trustees on the new Board.</p> <p>We are grateful to so many people who have done so much to keep our u3a going over the past year! Also, we are immensely grateful to all our Group Leaders, walk leaders, volunteers who organise trips and talks, volunteers who book members in at meetings, volunteers who serve refreshments, and many others who selflessly offer their time to our u3a.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<i>[Not relevant.]</i>
Performance of fundraising activities against objectives set	Para 1.41	<i>[Not relevant.]</i>
Investment performance against objectives	Para 1.41	<i>[Not relevant.]</i>
Other		<i>[Not relevant.]</i>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>We ended the year financially in very good health.</p> <p>At the end of the reporting period, our Reserve stood at £12,134.28. This is somewhat in excess of our target (£7000), but has enabled us to freeze membership subscriptions despite an increase in costs.</p> <p>We have embraced online finance - for membership subscriptions as well as our general business. We have also acquired a card reader to enable payment by credit and debit cards.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>A reserve level of £7000 has been identified as an appropriate target to cover the month-on-month variations in liquidity and to allow for financial cover in the (unlikely) event of Furness u3a ceasing to operate.</p> <p>This reserve level is a judgement based largely on the normal annual subscription income.</p>
Amount of reserves held	Para 1.22	End of period balance is £12,134.28 with no current liabilities; future outgoings are budgeted to be covered by member subscriptions and meeting door charges. so this balance is taken as our reserve.
Reasons for holding zero reserves	Para 1.22	<i>Not applicable.</i>
Details of fund materially in deficit	Para 1.24	<i>Not applicable.</i>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees judge that the charity is likely to be able to continue as a going concern for the foreseeable future.

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	<p>The primary source of income is membership subscriptions (including Gift Aid)</p> <p>We do not routinely arrange 'Fund Raising' events</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	We have no investments.

A description of the principal risks facing the charity	Para 1.46	<ol style="list-style-type: none"> 1. A significant reduction in membership numbers, leading to a significant reduction in income. However, this is highly unlikely in the short term: membership numbers are growing in u3as across the UK. 2. A significant increase in costs, especially room hire costs for meetings. However, the cost of hiring our main hall have been reduced recently, and we are confident that we will be able to handle likely increases over the next few years.
Other		<i>[None.]</i>

Structure, Governance and Management

Description of charity's trusts:

Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	A Member of the Third Age Trust as an 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	Elected by members at Annual AGM which is in March.

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	New trustees are inducted via meetings with the Chair; this induction uses, inter alia, training documents issued by the Third Age Trust.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We belong to the North West Region of u3as which enables us to liaise with other u3a groups in our region. We are also part of the national u3a movement, under the auspices of the Third Age Trust.
Relationship with any related parties	Para 1.51	None.
Other		We have an up-to-date Safeguarding Policy. We have an up-to-date Data Protection Policy.

Reference and Administrative details

Charity name	Furness University of the Third Age (U3A)
Other name the charity uses	Not applicable.
Registered charity number	1118002
Charity's principal address	18 Lyndhurst Road, Ulverston, Cumbria, LA12 0EG

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	Richard Lewis	Chair		Not applicable
2	Ann Wilson	Vice Chair		
3	Neil McLaughlin Cook	Secretary		
4	Gary Thompson	Treasurer		
5	Julie Amos			
6	Janet Barlow			
7	Christine Butler			
8	Harry Knowles			
9	Linda Marshall			
10	Duncan Platts		8 th October 2024 to 31 st January 2025	
11	Julie Wilson		1 st February 2024 to 10 th September 2024	

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	<i>Not applicable.</i>
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	<i>Not applicable.</i>
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	<i>Not applicable.</i>

Additional information (optional)

Names and addresses of advisers (Optional information)

None

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

None

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable.

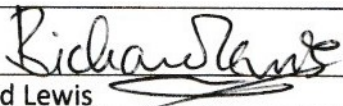
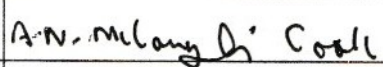
Other optional information

Not applicable.

Declarations

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

Signed on behalf of the charity's trustees

Signatures		
Full name	Richard Lewis	Anthony Neil McLaughlin Cook
Position	Chair	
Date	11 th November 2025	11 th November 2025

Financial Report for year ended 31 January 2025

For

Furness U3A

Independent Examiner's Report to the Trustees of Furness U3A

I report on the accounts of the Trust for the year ended 31 January 2025, which are set out on page 2.

Respective Responsibilities of Trustees and Examiner

As the charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, 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 includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanation from you as Trustees concerning any 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:

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



Mrs L Piechura
Mazuma GB Ltd
05/02/2025

74 Duke Street
Barrow in Furness
Cumbria
LA14 1RX

Financial Report
Furness U3A
For The Year Ending: 31/01/2025

Receipts and Payments	2025		2024	
	£	£	£	£
Income				
Subscriptions		8476.00		8471.60
Groups		36523.33		15807.25
Monthly Meetings		2480.50		2368.40
Christmas		1020.00		1140.00
Drop In		160.60		170.25
Gift Aid		2529.45		0.00
Sundries		49.03		438.58
Total		51238.91		28396.08

Less Expenditure				
Room Hire	2210.40		4710.80	
Groups	38195.95		14779.10	
Advertising	202.72		50.00	
Printing	506.47		407.33	
Committee Expenses	616.05		1405.87	
Speaker fees	105.40		110.00	
Third Age Trust	4854.20		4362.00	
Equipment	676.75		99.99	
Accountancy	504.00		504.00	
Bank Fees	213.69		180.60	
Drop In	507.23		473.00	
Sundries	179.98		462.60	
Christmas Party	1477.59		1434.88	
Total	50250.43		28980.17	

Net Surplus		988.48		-584.09
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Statement of Assets

Cash Funds	£	£
Bank Subscription Account	96.50	82.60
Bank General Account	11218.75	5259.87
Bank General Online Account	641.77	5789.73
Paypal	177.26	13.60
Unpresented Cheques	0.00	0.00
Cash in hand	0.00	0.00
Total	12134.28	11145.80

Accumulated Fund	£	£
Opening Balance	11145.80	11729.89
Net surplus for the year	988.48	-584.09
Closing Balance	12134.28	11145.80

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G Thompson

Treasurer

05/02/2025

List of Assets

1 Compaq Laptop Computer

1 Sanyo Digital Projector

1 Projection Screen

Numerous Display Boards

2 Roving Microphones

1 Dell Inspiron Laptop & Accessories

1 iOCHOW i04 Mini Projector & Stand

1 230-6301 VONSHEF Hot Plate

2 Pull Up Banners

Financial Report for year ended 31 January 2025

Financial Report
Furness U3A Groups Funds
For The Year Ending: 31/01/2025

	2025	2024
Accumulated Funds	£	£
Digital Photography	95.00	163.00
Drawing	79.00	61.00
English Country Dancing	238.00	206.00
Friday Walkers	0.00	0.00
Industrial History	209.14	201.14
Ireland	375.00	75.00
Local History	-28.00	38.25
Love To Read	0.00	0.00
Pickleball	0.00	0.00
Questers	0.00	0.00
String Chickens	34.00	0.00
Theatregoers & Visits	156.59	2042.54
Ukulele	0.00	10.00
Unallocated	-34.42	0.00
Total	<u>1124.31</u>	<u>2796.93</u>