

Trustees' Annual Report for the period

From: 1st April 2024	To: 31st March 2025
Charity name:	Bridgnorth and District u3a
Charity Registration Number	1123501

Objectives and Activities

As quoted in the Constitution:

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 within Bridgnorth and its surrounding locality.

Since the introduction of u3a to Bridgnorth, the group has become and continues to be a welcome contributor to the town community, offering residents of the town and surrounding district the ability/option to combine social (friendship), educational and personal development activities. Such residents may have lived in the area all their lives or moved to the town in retirement, full or semi, or having raised a family, though as there is no upper or lower age limit for membership, work is ongoing to attract younger members to secure the future of the group.

The Charity's objective is to build affiliation particularly amongst the older members of the community in a friendly and unpressured manner and provide a support network to those in a joint relationship at home or those on their own. New members join monthly attracted by local publicity and word of mouth.

When planning activities for the year, we endeavour to follow the Commissions and our own guidance for the Public Benefit in addition to the u3a ethos of 'learn, laugh, live'.

Bridgnorth and District u3a offers group activities on a regular basis to engage the membership and attract new members. Activities are open to all members; we hold a monthly 'Greet and Meet' coffee morning which acts as a useful introduction to u3a and a monthly 'Speakers' Meeting – an Open Meeting with a guest speaker offering a diverse/broad range of topics. For those looking to join u3a, the Speakers' meeting offers an opportunity to experience and learn more about u3a before making a final decision to join. However, often those attending for the first time have heard of u3a and what we offer by word of mouth or personal internet research – u3a website.

The average attendance at Speakers' Meetings is over 80, here members are also updated with the latest news and can sign-up for activities. We try hard to encourage members to attend the AGM by providing a speaker to follow the business discussion and being quorate is not usually an issue.

Activity and interest groups are co-ordinated by volunteer members. Regular groups meet monthly, the exception being the Games Together and Bridge Groups, which meet weekly, and the Cribbage Group which meets fortnightly. We use various local venues such as Bridgnorth Low Town Community Hall, Bridgnorth Library and Bridgnorth Fire Station Lecture Room. We also have groups meeting in local hotels and public houses at quiet times. We aim to use venues within the local community and keep costs as low as possible. Members of groups divide any venue charges equally between them.

Groups cover a range of interests. Longstanding groups include Art Appreciation, Book Groups, Creative Writing, Photography and Quiz Hour, plus French and Spanish Conversation. More recent additions are Calligraphy, Family History, Environment & Climate and Needlecraft, together with Breakfast and Supper Clubs. To keep fit, members have a choice of three walking groups, according to mobility levels.

Visits and day trips, usually to a place of interest and incorporating a guided tour are provided by our Out & About, Garden Visits, Exploring Churches, Bus Pass Day Out and Theatre Goers Groups. Each group aims to offer four trips annually.

Looking forward, this year we hope to add an IT Group. Other member suggestions include Modern Board Games, Acapella and Walking Tennis. We believe there is also an opportunity in the future to expand our offering to include workshops.

Through the growing use of technology and changing work practices, monthly messages from the Chair and Activities Co-ordinator are sent via email, though members without email are informed by letter. We share news about our activities with members and the wider community through word of mouth, our website, twice yearly newsletter, and use of Facebook. We welcome visitors at our monthly speaker meeting to learn more about u3a. Volunteer members act as 'hosts' to ensure our visitors always see a friendly face.

Currently, more than 360 members from our local community are benefitting from Bridgnorth and District u3a membership, enjoying lifelong learning and socialising in the company of old and new friends from all walks of life.

All group activities emanate from member suggestions due to personal interest skills, experience, and former knowledge. Importantly, all our activities have created friendships, this in turn ensures that members look-out for each other and we truly are a group run by members for members.

Achievements and Performance

We started the year with 353 members and ended with 369 members, a recruitment of 61 and a net gain of 16.

New members join each month as a result of local publicity and through word of mouth.

As indicated earlier in this report a diverse/broad range of topics has resulted in an average Speakers' (Open) Meeting attendance of over 80 members.

Activity Groups number over 30 – including 4 new groups created during the year and a number that have been running for more than 10 years.

Financial Review

Virtually all of Bridgnorth and District u3a's assets take the form of cash (excepting a few items of IT equipment etc.).

The charity is predominantly funded by its members, via two routes:

- Annual subscriptions (paid by all members), which are used to cover the overhead costs associated with running the charity.
- Activity payments (optional), which are used to cover the costs of the of members' Activities that we provide (for example, such costs might include coach or venue hire). Members choose which Activities they want to participate in and pay for them accordingly. Each Activity aims to be self-funding, with its charges being set to balance the costs involved.

During 2024-25, our total receipts were £26,874, comprising:

- Members' annual subscriptions: £4,286
- Members' Activity payments: £18,743
- Other sources: £3,845

Our total payments during 2024-25 were £27,792, representing a £918 shortfall relative to our total receipts. A significant part of this shortfall resulted from the 'one off' purchase of a new portable PA system. The shortfall is considered acceptable, given the healthy level of funds still held.

Our funds are held in four places:

- A 'Deposit' bank account: for our reserves.
- A 'Current' bank account: for our annual subscriptions and core operating costs
- An 'Activities' bank account: for the receipts and payments associated with Activities.
- 'Activities' cash: some Group Leaders retain small amounts of cash to facilitate the delivery of their Activities.

At the end of 2024-25 our funds totalled £14,432, comprising:

- Deposit account: £7,000
- Current account: £6,190
- Activities account: £745
- Activities cash: £497

Reserves Policy

The Trustees have agreed to maintain a balance of unrestricted funds of £5,000 to cover the costs of closure or unforeseen events. The current balance within our Deposit account exceeds this amount.

A couple of factors limit the size of our potential financial risk.

- Our most significant overhead payments (namely our payments to our umbrella organisation, the Third Age Trust), are levied on a 'price per member' basis and are not due until after we have received the corresponding subscriptions from our members.
- Similarly, most payments that we make for Activities (apart from some deposits), are not due until after we have received the corresponding money from our members. It should also be noted that whilst our annual expenditure on delivering Activities during 2024 -25 was around £19,000, this sum resulted from the holding of several, much smaller events which were spread throughout the year (so the financial risk at any particular time was much smaller).

Financial Statements

Our financial transactions are recorded and analysed using proprietary 'Beacon' software, provided by our u3a umbrella organisation, the Third Age Trust (TAT).

The following Table presents the annual financial statement produced by this software.

Following this, is a set of Receipts and Payments Accounts which uses the same data but presented in a format consistent with Charity Commission guidance.

Our Accounts were independently Examined on 7 April 2025 (report attached) and Approved by the Trustees on 10 April 2025. On 23 April 2025 they were presented to our members at our AGM.

2024 -25 Financial report from our u3a Beacon management software

Bridgnorth & District U3A			Income & Expenditure, 1st April - 31st March		
Statement of Accounts: all accounts					
Category	2024-2025		2023-2024		Out
	In	Out	In	Out	
Activity - .CASH Ledgers	£ 1,924.99	£ 2,535.87	£ 4,745.29		£ 3,994.26
Activity - Art	£ 0.00	£ 22.00			
Activity - Bridge 03	£ 2,350.00	£ 2,350.00	£ 400.00		£ 400.00
Activity - Bus Pass Days Out	£ 359.85	£ 359.85			
Activity - Games	£ 3,074.00	£ 3,074.00	£ 2,161.50		£ 2,262.00
Activity - Gardens	£ 3,428.25	£ 3,401.85	£ 1,708.30		£ 1,695.25
Activity - Norfolk visit	£ 432.80	£ 432.80			
Activity - Out & About	£ 4,941.25	£ 4,719.72	£ 5,279.95		£ 5,341.80
Activity - Theatre	£ 2,232.00	£ 2,228.48			
Bank - Interest	£ 332.54		£ 237.86		
Bank - PayPal Commission		£ 38.02			£ 34.13
Donations	£ 150.00	£ 278.99	£ 62.00		£ 9.00
Membership	£ 4,286.00		£ 4,158.00		
Membership Donation Fund	£ 4.00				
Membership HMRC Gift Aid	£ 798.99		£ 534.73		
Membership TAT Beacon		£ 353.00			£ 293.00
Membership TAT Magazines		£ 1,115.68			£ 802.39
Membership TAT Subs		£ 1,384.00			£ 1,156.00
Membership Venue Monthly		£ 714.00			£ 726.00
Membership Licences	£ 65.00	£ 145.21			£ 221.75
Memberz - Activity Groups		£ 95.00	£ 122.20		£ 72.70
Memberz - Events	£ 490.00	£ 498.60	£ 600.00		£ 554.90
Memberz - Newsletters		£ 351.00			£ 309.50
Memberz - Postage		£ 57.65			£ 60.23
Memberz - Printing		£ 257.11			£ 131.12
Memberz - Publicity		£ 216.95	£ 75.00		£ 764.11
Memberz - Speakers Mtg	£ 2,005.00	£ 984.18	£ 1,974.00		£ 958.18
Sundries		£ 134.95			£ 84.80
Committee expenses		£ 620.83			£ 776.56
Committee IT		£ 681.67			
Equipment		£ 725.59			
Networking u3a		£ 15.00			£ 28.90
Sub-totals	£ 26,874.67	£ 27,792.00	£ 22,058.83		£ 20,676.58
Brought forward	£ 15,349.50		£ 13,967.25		
Total		£ 14,432.17		£ 15,349.50	
Balance Sheet					
Activities (Bank)*		£ 744.57 *		£ 500.62	
Activities (Cash)		£ 497.33		£ 1,108.21	
Current*		£ 6,190.27 *		£ 6,740.67	
Membership		£ 0.00		£ 0.00	
PayPal		£ 0.00		£ 0.00	
Reserves		£ 7,000.00		£ 7,000.00	
Total*		£ 14,432.17 *		£ 15,349.50	
*NOTE: once all cheques issued by us during 2024-25 have been cashed by the Payees.					
Prepared by Cliff Bassett - Treasurer			Approved by u3a Committee 10th April 2025		6

Bridgnorth & District u3a
RECEIPTS AND PAYMENTS ACCOUNTS
Note: All funds are unrestricted.

Charity no. 1123501
1 Apr 2024 to 31 Mar 2025

	2024-25	Last year 2023-24
	£	£
Receipts		
Members' annual subscriptions	4,286	4,158
Monthly members' meetings	2,005	1,974
Group leader meetings	490	600
Group contributions to licence costs	65	75
Donations	154	62
Gift Aid	799	535
Bank interest	333	238
Members' Activity subscriptions	18,743	14,417
Sub totals	26,875	22,059
Total receipts	26,875	22,059

Payments		
Third Age Trust subscriptions	1,384	1,156
Third Age Trust magazines	1,116	802
Third Age Trust 'Beacon' software	353	293
Monthly members' meetings	1,698	1,684
Group leader meetings	499	555
Licences (software, copyright, etc)	395	234
Donations	279	9
PayPal commission	38	34
Newsletters, printing and postage	666	501
Publicity	217	764
Committee expenses	636	793
Sundries	166	85
Centralised activity group support	95	73
Activity groups	19,125	13,693
Sub totals	26,666	20,677

Asset purchases		
Committee laptop	432	0
Portable sound system	694	0
Sub totals	1,126	0

Total payments	27,792	20,677
Receipts minus payments	-918	1,382
Funds last year end	15,350	
Funds this year end	14,432	

STATEMENT OF ASSETS ON 31st MARCH 2025

Cash funds	
Bank account 'Current'	6,190
Bank account 'Deposit'	7,000
Bank account 'Activities'	745
Cash in hand	497
Total cash funds	14,432

Assets retained for charity's own use
Please see separate list.

ASSET REGISTER as at 31st March 2025
BRIDGNORTH & DISTRICT u3a

Qty	Item	Purchase £	Year	Location	Group
20	Bridge Bidding Boxes x 20	£125.00	2007	Tasley Village Hall	Bridge Group
40	Bridge Duplicate boards/cards x 40	£90.00	2007	Tasley Village Hall	Bridge Group
1	Bridge Kettle x 1	£10.00	2007	Tasley Village Hall	Bridge Group
	Bridge Score Sheets & Pens	£10.00	2007	Tasley Village Hall	Bridge Group
5	Bridge Tablecloths x 5	£100.00	2007	Tasley Village Hall	Bridge Group
6	Tables Games (Bridge/Mahjong)	£500.00	2007	LTCH Storeroom	Games Group
1	C'Hall - Cupboard Storage Lockable	donated	2008	LTCH Storeroom	
2	C'Hall - Kettle x 2	£12.00	2008	LTCH u3a Cupboard	
2	Display Boards x 2 (9 panels)	£385.00	2008	LTCH Storeroom	
	Projector - 4:3 Digital	£1,057.00	2008	C'tee (CW Home)	unused
	Projector - DVD Player	£20.00	2008	C'tee (CW Home)	unused
1	Projector - Extension Cables	£15.00	2008	LTCH u3a Cupboard	
1	Projector - Screen Tripod	£141.00	2008	LTCH Storeroom	
	Projector - Slides	£223.00	2008	C'tee (CW Home)	unused
1	Sound - Microphone - Lapel	£212.00	2008	C'tee (CW Home)	unused
1	Sound - Microphone - Stand	£32.00	2008	C'tee (CW Home)	unused
1	Sound - Microphone - Wireless	£175.00	2008	C'tee (CW Home)	unused
1	Sound - PA Speaker System	£1,057.00	2008	C'tee (CW Home)	unused
1	C'Hall - Flask - Thermos (large)	£20.00	2009	LTCH u3a Cupboard	
1	Projector - Stand	£113.00	2009	C'tee (CW Home)	unused
4	Projector - Extension Cable Mats	£10.00	2011	C'tee (CW Home)	unused
1	C'Hall - Trolley - Chairs	£53.00	2012	LTCH Storeroom	
1	C'Hall - Flask - Thermos (medium)	£10.00	2015	LTCH u3a Cupboard	
1	C'Hall - Kettle x 1	£10.00	2015	LTCH u3a Cupboard	
4	Mahjong Racks x 4	£25.00	2015	LTCH u3a Cupboard	Games Group
3	Mahjong Sets x 3	£150.00	2015	LTCH u3a Cupboard	Games Group
5	Tables Games x 5	£175.00	2015	LTCH u3a Cupboard	Games Group
4	Mahjong Racks x 4	£18.00	2016	LTCH u3a Cupboard	Games Group
1	Mahjong Set	£55.00	2016	LTCH u3a Cupboard	Games Group
1	Projector - Mouse Pointer	£29.00	2016	C'tee (CW Home)	
4	Games Tablecloths & Clips x 4		2017	LTCH u3a Cupboard	Games Group
1	Projector - OHP Cable	£18.00	2017	C'tee (CW Home)	
4	C'Hall Kettles x 2		2018	LTCH u3a Cupboard	
16	C'Hall Mugs x 16	£32.00	2018	LTCH Storeroom	
1	Mahjong Set	£56.33	2018-19	LTCH u3a Cupboard	Games Group
1	Projector - 16:9 Digital HDMI	£383.75	2018-19	C'tee (CW Home)	
1	Projector - Carry Bag	£37.20	2018-19	C'tee (CW Home)	
1	Projector - OHP Cable HDMI	£19.98	2018-19	C'tee (CW Home)	
1	Projector - Screen Portable 16:9	£35.99	2018-19	C'tee (CW Home)	unused
1	Lectern - Speakers	£48.00	2019-20	LTCH u3a Cupboard	
1	Projector - OHP Cable VGA Adaptor	£40.49	2019-20	C'tee (CW Home)	
2	Backgammon Set (Ebay)	£30.00	2022-23	LTCH u3a Cupboard	Games Group
1	Chess Set (Donation)	donated	2022-23		
2	C'Hall Teapots	£48.00	2022-23	LTCH u3a Cupboard	
20	Mugs - u3a Brand Centre	£108.00	2022-23	LTCH Storeroom	Games Group
3	Rummikub Sets (Ebay & Donation)	£50.00	2022-23	LTCH u3a Cupboard	Games Group
4	Scrabble Sets & Tiles (Ebay & Donation)	£60.00	2022-23	LTCH u3a Cupboard	Games Group
3	Tables Trestle x3 (donated)	donated	2022-23	LTCH Storeroom	Games Group
3	Banners - u3a Brand Centre	£261.00	2022-23	C'tee (CW Home)	
6	Bridge Velour Tablecloths	£138.00	2023-24	LTCH Storeroom	Bridge 03 Group
1	PA Sound System	£694.35	2024-25	LTCH Storeroom	
1	PC Laptop - Activity Coordinator (HY)	£423.10	2024-25	Activities Co-ordinator	
4	Table covers	£188.73	2024-25	LTCH u3a Cupboard	
1	Games Equipment (C. Wright)	£63.95	2024-25	LTCH u3a Cupboard	Games Group
1	Bridge equipment (M. Galloway)	£38.90	2024-25	Tasley Village Hall	Bridge 01 Group
1	Tube of shuttlecocks	£18.70	2024-25	Jean Swift	T.Tennis Group

**CHARITY COMMISSION
FOR ENGLAND AND WALES****Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Bridgnorth & District u3a

**On accounts for the year
ended**31st March 2025**Charity no
(if any)**

1123501

Set out on pages

1 and 2

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

**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").

**Independent
examiner's statement**

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.

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

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

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

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

Signed:**Date:**7th April 2025**Name:**

Tony Trathen

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

FCA

Address:

26, Friars Street

Bridgnorth

WV16 4BJ

Section B**Disclosure**

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.

Not applicable.

Structure, Governance and Management

The charity is governed by the Constitution adopted Wednesday 26th April 2023.

The charity is constituted as An Unincorporated Members Association.

Registration No: 684/663/07

Bridgnorth and District u3a is a member of the Third Age Trust (TAT) which is the national representative body for u3as in the UK.

Trustees are elected at the Annual General Meeting (April).

All trustees give their time voluntarily and receive no remuneration or other benefits. We are grateful for the time given by members who volunteer to lead Activity Groups and those who serve as Trustees on the Committee.

Volunteers are key and work hard to ensure activities run smoothly.

The recruitment of volunteers remains a constant challenge for all charity and local groups nationwide. At Bridgnorth and District u3a we encourage members to take on a new challenge by joining the Committee as a member with a view perhaps to adopting a particular role in the future e.g. Chair or Secretary. An initial step can be to become a Group Leader. supported by the Activities Co-ordinator.

The Committee meets monthly to ensure we observe all administrative requirements, for example: keeping policies up to date – Data Protection, Equality and Diversity and Privacy, having a Budget, ensuring arrangements are in place for Speakers' Meetings and dealing with any issues that may arise. Including sadly, news of illness or death.

Reference and Administrative details

Charity Name	Bridgnorth and District u3a
Other name the charity uses	N/A
Registered charity number	1123501
Charity Principal Address	c/o Linda Barton (u3a Secretary)
	Church View
	Well Meadow
	Bridgnorth WV15 6DD

Names of the charity trustees who manage the charity – April 2024-March 2025

No	Trustee Name	Office (if any)	Dates acted if not for whole year	Name of person(or body) entitled to appoint trustee (if any)
1	Christine Wright	Chair		Members at AGM April 2024
2	Linda Barton	Secretary		Members at AGM April 2024
3	Cliff Bassett	Treasurer		Members at AGM April 2024
4	Heather Yarwood	Activities Co-ordinator		Members at AGM April 2024
5	Janet Hardy	Membership Secretary		Members at AGM April 2024
6	Jane Jasper	Committee Member		Members at AGM April 2024
7	Susan Powell	Committee Member		Members at AGM April 2024
8	Jean Swift	Committee Member		Members at AGM April 2024
9	Linda Ruston	Committee Member		Members at AGM April 2024
10	John Barton	Committee Member		Co-opted by Trustees
11	John A Smith	Committee Member		Co-opted by Trustees
12	Liz Smith	Committee Member		Co-opted by Trustees

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)

Position: e.g.: Secretary,
Chair etc.

Date:

<i>L. M. Barton</i>	<i>H. L. Yarwood</i>
Linda Mary Barton	Heather Yarwood
Secretary	Activities Co-ordinator
23 April 2025	23 April 2025