



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **01.04.24** Period start date To **31.03.25** Period end date

Charity name: **Wellingborough & District U3A**

Charity registration number: **1146852**

## Objectives and Activities

|  | SORP reference     |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | <b>For the advancement of education and, in particular, in older people and those who are retired from full time work by all means, including associated activities conclusive to learning, development and wellbeing.</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. | Para 1.17 and 1.19 | <b>The main purpose centres around self help groups of all types, organised and managed by a Group Leader. In addition, Monthly Meetings are organised for members which include a Speaker and Raffle when possible and notices announced of national and local activities. During the continuation of the Coronavirus pandemic, meetings were conducted by Zoom until face to face meetings could be re-commenced. Monthly newsletters prepared and emailed or posted to every member.</b> |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit   | Para 1.18          | <b>The Trustees are aware of and have had regard to the commission's public benefit guidance when making decisions. They are aware that the charity's purpose is to benefit their members in general and not give rise to more than incidental personal benefit.</b>  |

### 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 | <b>All members are volunteers. These contributions include taking on the Officer Roles and Members of the Committee, and Group Leaders managing and running individual groups. All members are eligible to be involved in running the monthly meetings.</b>    |
| Other                           |           | <b>Bank reserves are in line with the Charity Commission's recommendations; namely to hold 6 months operational costs to meet any unforeseen expenditure. Our reserves are free and unrestricted and shown as Savings on the Receipts and Savings Account.</b> |

## 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      | <b>Our membership is open to all who meet our entry requirements – namely, by not being in full time work. The main aim of our charity is to provide an environment for our members where they can further their wellbeing. We encourage our members to create groups of any description, perhaps by using their own knowledge and expertise, and to offer places to the membership. Our aim is also to provide a sociable and welcoming atmosphere at our monthly meetings, groups and events.<br/>By offering the above we believe our members obtain long term benefit by belonging to and participating in our organisation.</b> |

### 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 | <b>The Charity's financial position at the end of the period shows a credit balance totalling £11603</b>   |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | <b>Our reserves are unrestricted funds. They are held to meet any unforeseen expenditure which may occur as a result of a decrease in income, increase in costs or unexpected capital expenditure.</b> |
| Amount of reserves held  | Para 1.22 | <b>£5228</b>   |
| Reasons for holding zero reserves  | Para 1.22 |  |
| Details of fund materially in deficit  | Para 1.24 |  |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 |  |

## 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 | <b>The main source is the membership fee of £15 per annum.<br/>Net proceeds from a monthly raffle held at the monthly meetings.<br/>Annual Interest from the Savings Account.<br/>Groups are self financing and used for the running of the group – this income is restricted.</b> |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 |  |
| A description of the principal risks facing the charity                         | Para 1.46 |  |
| Other   |           |  |

## Structure, Governance and Management

|   |           |   |
|---|-----------|---|
| Description of charity's trusts:  |           |   |
| Type of governing document<br>( <a href="#">trust deed</a> , <a href="#">royal charter</a> )  | Para 1.25 | <b>Constitution</b>                                       |
| How is the charity constituted?<br>(e.g <a href="#">unincorporated association</a> , CIO)   | Para 1.25 | <b>Unincorporated Members Association</b>                 |
| 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 | <b>Trustees are elected at the Annual General Meeting</b> |

### 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 | <b>All Trustees are required to read and sign a copy of the Trustee's Code of Conduct annually. In addition, all new Trustees are sent a link to the National U3A's Induction video presentation.</b> |
| 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 |   |
| Other   |           |   |

## Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | Wellingborough & District U3A                                       |
| Other name the charity uses | None  |
| Registered charity number   | 1146852   |
| Charity's principal address | 89 Alexandra Road<br>Wellingborough<br>Northamptonshire<br>NN8 1 EG |
|                             |   |

## 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  | Sally Muldowney        | Chair                | 01.04.24 – 06.12.24               |   |
| 2  | Julia Heathcote        | Chair                | 06.12.24 – 31.03.25               |   |
| 3  | Margaret Addie         | Minute Secretary     |                                   |   |
| 4  | Helen Jane Grant       | Admin Secretary      | 06.12.24 – 31.03.25               |   |
| 5  | Helen Veronica Hinsley | Treasurer            |                                   |   |
| 6  | John Garside           | Website Co-ordinator | 01.04.24 – 06.12.24               |   |
| 7  | Helen Veronica Hinsley | Website Co-ordinator | 06.12.24 – 31.03.25               |   |
| 8  | Marion Green           | Membership Secretary |                                   |   |
| 9  | Sandra Kemp            | Groups Co-ordinator  |                                   |   |
| 10 | Patricia Heed          | Newsletter Editor    |                                   |   |
| 11 | Julia Plusquellec      | Social Secretary     |                                   |   |
| 12 | Sally Muldowney        |                      | 06.12.24 – 31.03.25               |   |
| 13 | David Ballard          |                      |                                   |   |
| 14 |                        |                      |                                   |   |
| 15 |                        |                      |                                   |   |
| 16 |                        |                      |                                   |   |

## 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 |  |
|--------------|-----------------------------------|--|
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |

## Funds held as custodian trustees on behalf of others

|   |  |
|---|--|
| Description of the assets held in this capacity     |  |
| Name and objects of the charity on whose behalf the |  |

|   |  |
|---|--|
| assets are held and how this falls within the custodian charity's objects                             |  |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets |  |

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

#### **Names and addresses of advisers (Optional information)**

| <b>Type of adviser</b> | <b>Name</b> | <b>Address</b> |
|------------------------|-------------|----------------|
|                        |             |                |
|                        |             |                |
|                        |             |                |
|                        |             |                |

#### **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**

|  |
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|  |
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### **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)

Julia Kathleen Heathcote

|                          |  |
|--------------------------|--|
| Julia Kathleen Heathcote |  |
|--------------------------|--|

**Position (eg Secretary,  
Chair, etc)**

|       |  |
|-------|--|
| Chair |  |
|-------|--|

**Date**

|  |
|--|
|  |
|--|

# COMBINED BALANCE SHEET RELATING TO YEAR ENDED 31.03.2024

|  | TOTAL CREDIT | TOTAL DEBIT | BALANCE |
|--|--------------|-------------|---------|
|--|--------------|-------------|---------|



## ADMIN ACCOUNT

|                        |         |          |          |
|------------------------|---------|----------|----------|
| Balance as at 01.04.23 |         |          | 11571.66 |
| ADD Receipts           | 9355.09 |          | 20926.75 |
| LESS Expenditure       |         | 10891.83 | 10034.92 |

## GROUPS ACCOUNT

|                        |          |          |          |
|------------------------|----------|----------|----------|
| Balance as at 01.04.23 |          |          | 6038.54  |
| ADD Receipts           | 18164.48 |          | 24203.02 |
| LESS Expenditure       |          | 17953.98 | 6249.04  |

## SHAWBROOK SAVINGS

|                        |       |  |         |
|------------------------|-------|--|---------|
| Balance as at 01.04.23 |       |  | 5155.23 |
| ADD Interest           | 36.09 |  | 5191.32 |



## **Independent Examiner's Report to the Trustees of Wellingborough and District University of the Third Age**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 1 and 2.

### **Responsibilities and basis of report**

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

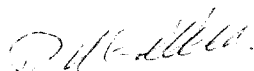
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records

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.



David Kelland  
Independent Examiner

Meadows & Co Limited  
Headlands House  
1 Kings Court  
Kettering Parkway  
Kettering  
Northants  
NN15 6WJ

17 August 2025