



Trustees' Annual Report for the period

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|------|-----------|-------------------|--------------|----|-----------------|-------------|--------------|
| | | Period start date | | | Period end date | | |
| From | Day 01 | Month 04 | Year 2024 | To | Day 31 | Month 03 | Year 2025 |

Section A Reference and administration details

Charity name

RETFORD U3A

Other names charity is known by

Registered charity number (if any)

1171852

Charity's principal address

19 OAKDALE ROAD

RETFORD

NOTTS

Postcode

DN22 7GX

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 | PIPPA RAMSAY | CHAIR | | |
| 2 | BRYAN GLADSTONE | VICE CHAIR | | |
| 3 | PATRICIA EVERITT | TREASURER | | |
| 4 | ROSEMARY GOODWIN | DEPUTY TREASURER | FROM 1/10/2024 | Retford u3a officers |
| 5 | PAMELA MANN | SECRETARY | | |
| 6 | PAT LOCKETT | MEMBERSHIP SECRETARY | | |
| 7 | CAROL KNOWLES | GROUP COORDINATOR | | |
| 8 | CAROLINE MARSH | GROUP COORDINATOR | | |
| 9 | LORRAINE SULMAN | SPEAKER FINDER | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
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| 15 | | | | |
| 16 | | | | |
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| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

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

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Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document (eg. trust deed, constitution) | Constitution adopted 24 th April 2025 |
| How the charity is constituted (eg. trust, association, company) | An unincorporated members association and a member of the Third Age Trust |
| Trustee selection methods (eg. appointed by, elected by) | Trustees are appointed or re-appointed annually at the Annual General Meeting held in April |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Membership of Retford u3a is open to all people who are no longer in full time employment in Retford and the surrounding area.

The U3A has a structured organizational framework that includes:
National Body: The Third Age Trust oversees all U3As in the UK, providing educational and administrative support.
Governance: The Trust is governed by a Board of Trustees and an elected U3A Council, which acts as a conduit between the membership and the Board.
Independent Groups: Retford U3A operates as an independent charity, self-financing and managing its own activities, which can cover a wide range of topics such as arts, languages, and physical activity.
Mutual Aid: U3A members promote lifelong learning and support each other, with no qualifications sought or offered.
 This structure ensures that U3A members can engage in learning and social activities that suit their interests and needs.

The Third Age Trust, of which Retford u3a is a member, provides advice, guidance, policies and procedures for the conduct of Retford u3a.

Membership of Retford u3a is by annual subscription and a proportion of that is paid to The Third Age Trust for that guidance and also insurance etc.

All trustees give their time voluntarily and receive no remuneration or other benefits.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Encouraging older people to engage in educational and cultural activities.
 Providing opportunities for ongoing education through self-help learning.
 Creating a social network for those with similar interests.
 Promoting lifelong learning and the value of belonging to a u3a.
 Supporting the growth of the u3a movement and raising its profile

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Retford u3a has a regular Coffee Morning where prospective members can come meet members of the committee and talk about joining and group activities available to them. Creating new groups is actively promoted.

In addition a Monthly Meeting is held which is open to existing and potential new members, with Group Leaders and the committee members available to offer information and guidance

A monthly newsletter "Idle Times" is distributed to members along with a monthly article in the Retford Life magazine publicising our activities, joining and contact details which is distributed to all household across Retford and local villages

The activities and interest groups are split into various types and open to all members with the range allowing for different levels of physical or mental ability, and are run and organised by members.

A friendly environment and mutual respect is actively encouraged.

New group ideas are trialled or launched if there is sufficient interest.

The Trustees have regard to the guidance issued by the Charity Commission on public benefit and believe that this is satisfied as the Association is non-profit making as any surplus is used in future years to support its charitable objectives and purposes.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

All groups are operated under a self funding policy

Retford u3a volunteers play a crucial role in the organization, contributing to its mission of lifelong learning and community engagement. They are involved in various activities, including:

Organizing and running interest groups and events, which are essential for the U3A's functioning.

Contribution made by Retford u3a are:

Leading discussions and facilitating learning experiences, ensuring that members can learn together.

Providing support to new members and helping to create a welcoming environment for all.

Engaging in community activities, which fosters connections and personal growth among members.

Overall, Retford u3a volunteers are instrumental in making the organization vibrant and inclusive, contributing to the well-being and learning of its members.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Retford u3a has offered around 44 different groups to its members including book, language, history, creative writing, outdoor activities, card games and various musical groups.

In addition some of the groups have offered excursions to places of interest related to their groups activities.

All groups are led by volunteers

Membership has grown from 501 to 554, from April 2024 to March 2025.

Quarterly Big Night Out at Retford Golf Club is offered to all members consisting of a meal and Quiz.

Monthly afternoon subsidised cinema tickets are available from The Savoy Cinema in Worksop for members and this is advertised at The General Meeting and the monthly News Letter.

A Monthly General Meeting with guest speaker covering a wide variety of subjects is open to all, tea and coffee is available along with group leaders and committee members to provide information and advice to members.

A monthly newsletter to all members with updates on group activities, information about future events, and an update from the Chair covering local interests.

A guidance pack has been distributed to all group leaders

Our website provides information about all our activities and how to join. All Leaders invite prospective new members to come along and try the group before committing to it.

Section E

Financial review

Brief statement of the charity's policy on reserves

Retford u3a maintains a reserve to allow the charity to continuing operating for up to 12 months should any event occur that affects funding, such as a pandemic, or other un foreseen events.

Details of any funds materially in deficit

N/a

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

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| <p></p> |
|---------|

Section G Declaration

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

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|--------------|------------------|
| Signature(s) | P. M. Ramsay | R Goodwin |
| Full name(s) | Pippa Ramsay | Rosemary Goodwin |
| Position (eg Secretary, Chair, etc) | Chair | Treasurer |
| Date | 7/1/26 | |



CHARITY COMMISSION
FOR ENGLAND AND WALES

Retford u3a

1171652

Receipts and payments accounts

CC16a

| For the period from | Period start date | To | Period end date |
|---------------------|-------------------|----|-----------------|
| | 01.04.2024 | | 31.03.2025 |

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Membership Subscriptions | 11,310 | - | - | 11,310 | 9,140 |
| Merchandise Sales | - | - | - | - | - |
| Refreshments @ The Well | 410 | - | - | 410 | 320 |
| Interest Groups - receipts from group members | - | 20,629 | - | 20,629 | 21,563 |
| Miscellaneous Income & Refunds | 200 | 7,592 | - | 7,792 | 7,880 |
| Grant Income | 500 | - | - | 500 | 150 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 12,420 | 28,221 | - | 40,641 | 39,053 |

| | | | | | |
|--|---------------|---------------|----------|---------------|---------------|
| A2 Asset and investment sales, (see table). | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 12,420 | 28,221 | - | 40,641 | 39,053 |

| | | | | | |
|-----------------------------|--------------|---------------|----------|---------------|---------------|
| A3 Payments | | | | | |
| Repairs | 10 | - | - | 10 | |
| Room Rentals | 1,585 | | | | |
| Refreshments @ The Well | 610 | | | | |
| Stationery | 66 | | | | |
| Printer Ink | 225 | | | | |
| Postage | 7 | | | | |
| Cards - Sympathy/Birthday | - | | | | |
| Expenses | 137 | | | | |
| Capitation/Affiliation Fees | 2,141 | | | | |
| Direct Mail | 849 | | | | |
| Merchandise Purchases | 610 | | | | |
| Speakers | 584 | | | | |
| Website | 44 | | | | |
| Beacon | 555 | - | - | 555 | |
| Petty Cash | - | - | - | - | |
| Sundries | 434 | - | - | 434 | |
| Interest Groups - Payments | - | 29,871 | - | 29,871 | 33,351 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 7,857 | 29,871 | - | 37,728 | 33,351 |

| | | | | | |
|---|--------------|---------------|----------|---------------|---------------|
| A4 Asset and investment purchases, (see table) | | | | | |
| Laptops | 340 | - | - | 340 | |
| | - | - | - | - | |
| Sub total | 340 | - | - | 340 | 727 |
| Total payments | 8,197 | 29,871 | - | 38,068 | 34,078 |

| | | | | | |
|-----------------------------------|--------|---------|---|--------|--------|
| <i>Net of receipts/(payments)</i> | 4,223 | - 1,650 | - | 2,573 | 4,975 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 17,490 | 14,894 | - | 32,384 | 32,384 |
| <i>Cash funds this year end</i> | 21,713 | 13,244 | - | 34,957 | 37,359 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|--------------------------|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | Cash at bank | 21,624 | 13,244 | - |
| | | 89 | - | - |
| | | - | - | - |
| | Total cash funds | 21,713 | 13,244 | - |
| (agree balances with receipts and payments account(s)) | | OK | OK | OK |
| B2 Other monetary assets | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | Deposit account | 1,228 | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| B3 Investment assets | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B4 Assets retained for the charity's own use | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | Computers & Printers | Unrestricted | - | - |
| | Projectors & Pointers | Unrestricted | - | - |
| | Screens | Unrestricted | - | - |
| | Audio Equipment | Unrestricted | - | - |
| | Craft equipment | Unrestricted | - | - |
| | Display Boards & Banners | Unrestricted | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | | Signature | Print Name | Date of approval |
| | | R Goodwin | Rosemary Goodwin | 09/01/2026 |
| | | P M Ramsay | Pippa Ramsay | 09/01/2026 |



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
RETFORD U3a

On accounts for the year
ended

MARCH 2025

Charity no
(if any)

1171852

Set out on pages

1

(delete 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 31/03/2025 *11.10.2025*.

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.

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

Signed:

Adrian Sumner

Date:

6 Jan 2026

Name:

ADRIAN SUMNER

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

N/A

Address:

8 BABWORTH CRESCENT

RETFORD

NOTTS DN22 7NL