

# SAWBRIDGEWORTH U3A

England & Wales · Charity number 1173937

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2017-07-25

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 27 The Crest  
Sawbridgeworth  
Herts  
CM21 0ER

**Phone** 07753314719

**Email** [jrawson@ntlworld.com](mailto:jrawson@ntlworld.com)

**Website** <https://sawbridgeworth.u3asite.uk>

## Activities

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**Objects:** 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.

**Activities:** 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.

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Other Defined Groups

## Geography

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- Essex
- Hertfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£92,268	£90,445	-	-
2024-03-31	£41,646	£39,718	-	-
2023-03-31	£97,249	£94,071	-	-
2022-03-31	£51,325	£51,098	-	-
2021-03-31	£5,906	£3,706	-	-

## Trustees

Name	Role	Appointed
<b>Alan Goodman</b>	Chair	2022-12-02
Barrie Lazarus		2023-11-01
CAROL DIXSON-SMITH		2017-05-12
Derek Piercy		2021-03-19
GILL SEWELL		2017-05-12
James Mutter		2026-02-06
Margaret Giles		2022-05-20
Maxine Tilley		2021-03-19
Neil Munro		2023-11-01
Philip Simmons		2021-03-19
Trevor Rawson		2025-11-07

**SAWBRIDGEWORTH U3A**

England & Wales - Charity number 1173937

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	1st	APRIL	2024		31st	March	2025

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

1 Seymour Mews	
Sawbridgeworth	
<b>Postcode</b>	<b>CM21 0BD</b>

### 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	Gill Sewell	Chairperson		
2	Carol Dixson Smith	Deputy Chairperson		
3	Philip Simmons	Treasurer		
4				
5	Derek Piercy			
6	Maxine Tilley	Secretary		
7	Margaret Giles			
8	Alan Goodman			
9	Neil Munro			
10	Barrie Lazarus			
11				
12				
13				
14				
15				
16				
17				
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
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected by Members

### Additional governance issues (Optional information)

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"><li>• policies and procedures adopted for the induction and training of trustees;</li><li>• the charity's organisational structure and any wider network with which the charity works;</li><li>• relationship with any related parties;</li><li>• trustees' consideration of major risks and the system and procedures to manage them.</li></ul>	<p>We are affiliated to the National Third Age Trust</p>
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## Section C Objectives and activities

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

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 Sawbridgeworth and its surrounding locality.

**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)**

Running over 35 interest and self- learning groups covering all aspects of educational subjects and visits to places of interest and enjoyment specific to the third age generation to educate and enlighten. Providing speakers on a variety of topics and interest at our monthly meetings to enhance members perspectives on these issues.

The Trustees declare that they have had regard to the Charity Commission public benefit guidance when exercising any power or duties to which the guidance is relevant.

**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.

**Summary of the main achievements of the charity during the year**

During the period under review the Trustees and members of the charity have continued to be well supported by the members whose numbers are maintained at around 430. We have had a full year of activities. Thanks to our hard-working team the hall is full for our General Meetings where we have entertained speakers ranging from hearing about the Treasures of the Tower of London to a popular afternoon of the Music of the 60's, primarily Simon and Garfunkel.

Our interest groups continue to function well. New activities and interests are developing with the introduction of Pickleball and Country Dancing as recent additions. A solid core of them continue to grow and the walking groups flourish and have waiting lists. New members are being attracted on a regular basis and enthusiasm is being maintained.

During the year, a holiday in North Wales was enjoyed by over 40 members, with trips to see gardens, Carnarvon Castle and Anglesey Sea Salt, amongst the places visited. There were several visits to the Theatre in the West End included this year. We were lucky to have this opportunity, as these visits were made possible by our membership of the u3a.

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## Section E Financial review

**Brief statement of the charity's policy on reserves**

Our Target Reserves are based on twelve months on any expenditure with an annual commitment plus six months on any other revenue expenditure.

**Details of any funds materially in deficit**

**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

## Section G Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	G Sewell	
<b>Full name(s)</b>	Gillian Sewell	
<b>Position (eg Secretary, Chair, etc)</b>	Chairperson	
<b>Date</b>	1 <sup>st</sup> May 2025	

**Sawbridgeworth U3A - Charity Number 1173937****Income and Expenditure Account  
for the year ended 31st March 2025**

	Notes	General Account £	Groups £	Social Account £	Total £	Total 2024 £
<b>Receipts</b>						
Membership	1	6560			6560	6597
Gift Aid		442			442	378
Donation		50			50	0
Social Events booking fees,tickets etc.				79728	79728	30169
Groups - Income			5488		5488	4502
<b>Total Income</b>		<b>7052</b>	<b>5488</b>	<b>79728</b>	<b>92268</b>	<b>41646</b>
<b>Payments</b>						
Subscription Fee (Third Age Trust)		1772			1772	1680
Meetings						
Hall Hire		953			953	789
Speakers		995			995	995
Refreshments		109			109	66
u3a Magazine		1279			1279	1113
u3a Beacon		446			446	430
Zoom		156			156	144
Printing, Postage & Stationery		494			494	412
Cards & Flowers		338			338	261
New Groups Funding		143			143	0
Presentations		0				167
Miscellaneous		0				85
Independent Examiner		300			300	0
Social Events Transport & Entrance Fees etc				77718	77718	28499
" Printer /Admin				285	285	153
" Raffle Costs				169	169	143
" Defib Battery & Pads				0	0	483
Groups - Expenditure			5288		5288	4298
<b>Total Expenditure</b>		<b>6985</b>	<b>5288</b>	<b>78172</b>	<b>90445</b>	<b>39718</b>
<b>Net Income</b>		<b>67</b>	<b>200</b>	<b>1556</b>	<b>1823</b>	<b>1928</b>
<b>Retained Income</b>	brought forward	<b>10111</b>	<b>1072</b>	<b>6756</b>	<b>17939</b>	<b>16011</b>
<b>Retained Income</b>	carried forward	<b>£10,178</b>	<b>£1,272</b>	<b>£8,312</b>	<b>£19,762</b>	<b>£17,939</b>

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2025**

	Notes	£	£	2024 £
<b><u>Assets</u></b>				
General Account Bank Balance	2	16113		15649
Social Account Bank Balance	3	15874		15899
Social Account Paid in Advance		13813		15626
Cash held by Groups		752		574
Cash in Hand		<u>5</u>		<u>5</u>
			46557	<u>47753</u>
<b><u>Liabilities</u></b>				
Membership fees received in advance		5115		5040
Social Account Payments received in advance		21380		24774
Independent Examiner		<u>300</u>		<u>0</u>
			26795	<u>29814</u>
<b><u>Net Assets</u></b>				
			<u>£19,762</u>	<u>£17,939</u>
<b><u>Reserves</u></b>				
General Reserves			10178	10111
Group Reserves	4		1272	1072
Social Account Reserves			8312	6756
<b><u>Total Reserves</u></b>				
			<u>£19,762</u>	<u>£17,939</u>

**Notes to the Accounts**

- 1 Membership subscriptions relate to 440 members
- 2 General Bank Balance includes £5,115 membership fees received for 2025/2026
- 3 Social Account Bank Balance includes £21,380 payments received for future functions and takes into account £13,813 paid out for future functions.
- 4 Group Reserves consist of cash held by Groups £752 and £520 held on their behalf in the General Bank Account.

*P Simmons*

Treasurer

1st May 2025



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Sawbridgeworth U3A

**On accounts for the year  
ended**

31<sup>st</sup> March 2025

**Charity no  
(if any)**

1173937

**Set out on pages**

1 to 2 plus the trustees Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 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:**

**Date:**

01/05/2025

**Name:**

Mr Ashley S Filer

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

MAAT

**Address:**

254 Coggeshall Road

Little Tey, Colchester

CO6 1HT

**Sawbridgeworth U3A - Charity Number 1173937****Income and Expenditure Account****for the year ended 31st March 2025**

	Notes	General Account £	Groups £	Social Account £	Total £	Total 2024 £
<b>Receipts</b>						
Membership	1	6560			6560	6597
Gift Aid		442			442	378
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<b>Total Income</b>		<b>7052</b>	<b>5488</b>	<b>79728</b>	<b>92268</b>	<b>41646</b>
<b>Payments</b>						
Subscription Fee (Third Age Trust)		1772			1772	1680
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Groups - Expenditure			5288		5288	4298
<b>Total Expenditure</b>		<b>6985</b>	<b>5288</b>	<b>78172</b>	<b>90445</b>	<b>39718</b>
<b>Net Income</b>		<b>67</b>	<b>200</b>	<b>1556</b>	<b>1823</b>	<b>1928</b>
<b>Retained Income</b> brought forward		<b>10111</b>	<b>1072</b>	<b>6756</b>	<b>17939</b>	<b>16011</b>
<b>Retained Income</b> carried forward		<b>£10,178</b>	<b>£1,272</b>	<b>£8,312</b>	<b>£19,762</b>	<b>£17,939</b>

**Sawbridgeworth U3A - Charity Number 1173937****Balance Sheet****As at 31st March 2025**

	Notes	£	£	2024 £
<b>Assets</b>				
General Account Bank Balance	2	16113		15649
Social Account Bank Balance	3	15874		15899
Social Account Paid in Advance		13813		15626
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Social Account Payments received in advance		21380		24774
Independent Examiner		<u>300</u>		<u>0</u>
			26795	<u>29814</u>
<b>Net Assets</b>			<u>£19,762</u>	<u>£17,939</u>
<b>Reserves</b>				
General Reserves			10178	10111
Group Reserves	4		1272	1072
Social Account Reserves			8312	6756
<b>Total Reserves</b>			<u>£19,762</u>	<u>£17,939</u>

**Notes to the Accounts**

- 1 Membership subscriptions relate to 440 members
- 2 General Bank Balance includes £5,115 membership fees received for 2025/2026
- 3 Social Account Bank Balance includes £21,380 payments received for future functions and takes into account £13,813 paid out for future functions.
- 4 Group Reserves consist of cash held by Groups £752 and £520 held on their behalf in the General Bank Account.

Treasurer

Date

**SAWBRIDGEWORTH U3A**

England & Wales - Charity number 1173937

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	1st	APRIL	2023		31st	March	2024

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

1 Seymour Mews	
Sawbridgeworth	
<b>Postcode</b>	<b>CM21 0BD</b>

### 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	Gill Sewell	Chairperson		
2	Carol Dixson Smith	Deputy Chairperson		
3	Phillip Simmons	Treasurer		
4	John Dickenson		1 April 23 to 1 Nov 23	
5	Derek Piercy			
6	Maxine Tilly	Secretary		
7	Margaret Giles			
8	Alan Goodman			
9	Neil Munro		1Nov 23 to 31 March 24	
10	Barrie Lazarus		1 April 23 to 12 May 23	
11			1 Nov 23 to 31 March 24	
12				
13				
14				
15				
16				
17				
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
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected by Members

### 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.

We are affiliated to the National Third Age Trust

## Section C Objectives and activities

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

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 Sawbridgeworth and its surrounding locality.

**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)**

Running over 30 interest and self- learning groups covering all aspects of educational subjects and visits to places of interest and enjoyment specific to the third age generation to educate and enlighten. Providing speakers on a variety of topics and interest at our monthly meetings to enhance members perspectives on these issues.

The Trustees declare that they have had regard to the Charity Commission public benefit guidance when exercising any power or duties to which the guidance is relevant.

**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.

**Summary of the main achievements of the charity during the year**

During the period under review the Trustees and members of the charity have continued to be well supported by the members whose numbers are maintained at around 420. We have had a full year of activities. Thanks to our hard-working team the hall is full for our General Meetings where we have entertained speakers ranging from a talk about Cyber Security to hearing about the life and career of William Morris

Our interest groups continue to function well. Although we have reduced activities a solid core of them continue to grow and several new walking groups have been introduced during the year. New members are being attracted on a regular basis and enthusiasm is being maintained.

Early in the year a visit to Holland planned before shutdown was undertaken. A group of members travelled to Utrecht and during the long weekend visited the Keukenhof Gardens, took a guided boat tour around Utrecht and visited The Hague. There was a morning in Bruges during the return journey. We were lucky to have this opportunity through our membership of the u3a.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

Our Target Reserves are based on twelve months on any expenditure with an annual commitment plus six months on any other revenue expenditure.

**Details of any funds materially in deficit**

**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

## Section G

## Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	G Sewell	
<b>Full name(s)</b>	Gillian Sewell	
<b>Position (eg Secretary, Chair, etc)</b>	Chairperson	
<b>Date</b>	3 <sup>rd</sup> May 2024	

**Sawbridgeworth U3A - Charity Number 1173937****Income and Expenditure Account**  
**for the year ended 31st March 2024**

	Notes	General Account £	Groups £	Social Account £	Total £	Total 2023 £
<b><u>Receipts</u></b>						
Membership	1	6597			6597	6355
Gift Aid		378			378	284
Social Events booking fees,tickets etc.				30169	30169	87023
Groups - Income			4502		4502	3587
<b>Total Income</b>		<b>6975</b>	<b>4502</b>	<b>30169</b>	<b>41646</b>	<b>97249</b>
<b><u>Payments</u></b>						
Subscription Fee (Third Age Trust)		1680			1680	1712
Meetings						
Hall Hire		789			789	615
Speakers		995			995	575
Refreshments		66			66	30
u3a Magazine		1113			1113	1016
u3a Beacon		430			430	376
Zoom		144			144	99
Printing, Postage & Stationery		412			412	146
Cards & Flowers		261			261	188
Presentations		167			167	
Miscellaneous		85			85	80
Equipment		0			0	163
Community Event		0			0	176
Social Events Transport & Entrance Fees etc				28499	28499	84780
" Admin Expenses				153	153	236
" Raffle Costs				143	143	146
" Defib Battery & Pads				483	483	
Groups - Expenditure			4298		4298	3733
<b>Total Expenditure</b>		<b>6142</b>	<b>4298</b>	<b>29278</b>	<b>39718</b>	<b>94071</b>
<b>Net Income</b>		<b>833</b>	<b>204</b>	<b>891</b>	<b>1928</b>	<b>3178</b>
<b>Retained Income</b>	brought forward	<b>9278</b>	<b>868</b>	<b>5865</b>	<b>16011</b>	<b>12833</b>
<b>Retained Income</b>	carried forward	<b>£10,111</b>	<b>£1,072</b>	<b>£6,756</b>	<b>£17,939</b>	<b>£16,011</b>

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2024**

	Notes	£	£	2023 £
<b>Assets</b>				
General Account Bank Balance	2	15649		15240
Social Account Bank Balance	3	15899		7572
Social Account Paid in Advance		15626		1963
Cash held by Groups		574		231
Cash in Hand		<u>5</u>		<u>6</u>
			47753	<u>25012</u>
<b>Liabilities</b>				
Membership fees received in advance		5040		5325
Social Account Payments received in advance		<u>24774</u>		<u>3676</u>
			29814	<u>9001</u>
<b>Net Assets</b>			<u>£17,939</u>	<u>£16,011</u>
<b>Reserves</b>				
General Reserves			10111	9278
Group Reserves	4		1072	868
Social Account Reserves			6756	5865
<b>Total Reserves</b>			<u>£17,939</u>	<u>£16,011</u>

**Notes to the Accounts**

- 1 Membership subscriptions relate to 446 members
- 2 General Bank Balance includes £5040 membership fees received for 2024/2025
- 3 Social Account Bank Balance includes £24774 payments received for future functions and takes into account £15626 paid out for future functions.
- 4 Group Reserves consist of cash held by Groups £574 and £498 held on their behalf in the General Bank Account.

**P Simmons** Treasurer

**Examination of Accounts**

I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised.

I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2024 and that the accounts have been maintained in a satisfactory way.

**D G Brampton** Independent Examiner

7th May 2024

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2024**

	Notes	£	£	2023 £
<b><u>Assets</u></b>				
General Account Bank Balance	2	15649		15240
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I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2024 and that the accounts have been maintained in a satisfactory way.

***D G Brampton*** Independent Examiner

7th May 2024

**SAWBRIDGEWORTH U3A**

England & Wales - Charity number 1173937

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	APRIL	2022		31st	March	2023

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

1 Seymour Mews	
Sawbridgeworth	
Postcode	CM21 0BD

### 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	Gill Sewell	Chairperson		
2	Carol Dixson-Smith	Deputy Chairperson		
3	Phillip Simmons	Treasurer		
4	John Dickenson	Secretary		
5	Barrie Lazarus			
6	Patricia Lee		1 April 22 to 6 Dec 22	
7	Derek Piercy			
8	Maxine Tilley			
9	Margaret Giles		20 May22 to 31March 23	
10	Alan Goodman		2 Dec 22 to 31 March 23	
11				
12				
13				
14				
15				
16				
17				
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
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected by Members

### Additional governance issues (Optional information)

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"><li>• policies and procedures adopted for the induction and training of trustees;</li><li>• the charity's organisational structure and any wider network with which the charity works;</li><li>• relationship with any related parties;</li><li>• trustees' consideration of major risks and the system and procedures to manage them.</li></ul>	<p>We are affiliated to the National Third Age Trust</p>
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## Section C Objectives and activities

<b>Summary of the objects of the charity set out in its governing document</b>	<p>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 Sawbridgeworth and its surrounding locality.</p>
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**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)**

Running over 40 interest and self- learning groups covering all aspects of educational subjects and visits to places of interest and enjoyment specific to the third age generation to educate and enlighten.  
Providing speakers on a variety of topics and interest at our monthly meetings to enhance members perspectives on these issues.

The Trustees declare that they have had regard to the Charity Commission public benefit guidance when exercising any power or duties to which the guidance is relevant.

**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.

**Summary of the main achievements of the charity during the year**

During the period under review the trustees and members of the charity have continued to be well supported by the members whose numbers are maintained at around 400. We have had our first full year of activities since the pandemic. Thanks to our hard-working team the hall is full for our General Meetings where we have entertained speakers ranging from a talk about medical dogs to hearing about the life of a local well-known conductor and producer of music.

Our interest groups continue to function well. Although we have reduced activities a solid core of them continue to grow. New members are being attracted on a regular basis and enthusiasm is being maintained.

Early in the year we were able to re-plan several educational visits. The first of these was a visit to the National Space Centre which was of great interest to many of our members who remembered experiencing the beginnings of manned space exploration. We learnt about beer making on a visit to a brewery in the summer and late summer there was a group holiday where we visited a willow farm, travelled on a steam train, and learnt some of the history of Wells amongst other activities. There have also been several theatre visits including one to the ballet. We would not otherwise have had many of these opportunities and experiences.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

Our Target Reserves are based on twelve months on any expenditure with an annual commitment plus six months on any other revenue expenditure.

**Details of any funds materially in deficit**

None

### 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

## Section G

## Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	<i>G Sewell</i>	
<b>Full name(s)</b>	Gillian Sewell	
<b>Position (eg Secretary, Chair, etc)</b>	Chairperson	
<b>Date</b>	5 <sup>th</sup> May 2023	

**Sawbridgeworth U3A - Charity Number 1173937****Income and Expenditure Account**  
**for the year ended 31st March 2023**

	Notes	General Account	Groups	Social Account	Total	Total 2022
		£	£	£	£	£
<b><u>Receipts</u></b>						
Membership	1	6355			6355	2665
Gift Aid		284			284	0
Miscellaneous Income		0				24
Social Events booking fees,tickets etc.				87023	87023	46006
Groups - Income			3587		3587	2630
<b>Total Income</b>		<b>6639</b>	<b>3587</b>	<b>87023</b>	<b>97249</b>	<b>51325</b>
<b><u>Payments</u></b>						
Subscription Fee (Third Age Trust)		1712			1712	1358
Meetings						
Hall Hire		615			615	224
Speakers		575			575	735
u3a Magazine		1016			1016	655
u3a Beacon		376			376	0
Zoom		99			99	72
Printing, Postage & Stationery		146			146	241
Cards & Flowers		188			188	162
Miscellaneous		110			110	70
Equipment		163			163	137
Community Event		176			176	0
Social Events Transport & Entrance Fees etc				84780	84780	45080
" Admin Expenses				236	236	0
" Raffle Costs				146	146	0
Groups - Expenditure			3733		3733	2364
<b>Total Expenditure</b>		<b>5176</b>	<b>3733</b>	<b>85162</b>	<b>94071</b>	<b>51098</b>
<b>Net Income</b>		<b>1463</b>	<b>-146</b>	<b>1861</b>	<b>3178</b>	<b>227</b>
<b>Retained Income</b>	brought forward	<b>7815</b>	<b>1014</b>	<b>4004</b>	<b>12833</b>	<b>12606</b>
<b>Retained Income</b>	carried forward	<b>£9,278</b>	<b>£868</b>	<b>£5,865</b>	<b>£16,011</b>	<b>£12,833</b>

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2023**

	Notes	£	£	2022 £
<b><u>Assets</u></b>				
General Account Bank Balance	2	15240		13329
Social Account Bank Balance	3	7572		16620
Social Account Paid in Advance		1963		8807
Cash held by Groups		231		510
Cash not banked-Social Account		0		241
Cash in Hand		<u>6</u>		<u>30</u>
			25012	<u>39537</u>
<b><u>Liabilities</u></b>				
Membership fees received in advance		5325		5040
Social Account Payments received in advance		<u>3676</u>		<u>21664</u>
			9001	<u>26704</u>
<b><u>Net Assets</u></b>		<u>£16,011</u>		<u>£12,833</u>
<b><u>Reserves</u></b>				
General Reserves			9278	7815
Group Reserves	4		868	1014
Social Account Reserves			5865	4004
<b><u>Total Reserves</u></b>			<u>£16,011</u>	<u>£12,833</u>

**Notes to the Accounts**

- 1 Membership subscriptions relate to 426 members
- 2 General Bank Balance includes £5325 membership fees received for 2022/2023
- 3 Social Account Bank Balance includes £3676 payments received for future functions and takes into account £1963 paid out for future functions.
- 4 Group Reserves consist of cash held by Groups £231 and £637 held on their behalf in the General Bank Account.

*P Simmons* Treasurer

**Examination of Accounts**

I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised.

I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2023 and that the accounts have been maintained in a satisfactory way.

*D G Brampton* Independent Examiner

8th May 2023

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2023**

	Notes	£	£	2022 £
<b>Assets</b>				
General Account Bank Balance	2	15240		13329
Social Account Bank Balance	3	7572		16620
Social Account Paid in Advance		1963		8807
Cash held by Groups		231		510
Cash not banked-Social Account		0		241
Cash in Hand		<u>6</u>		<u>30</u>
			25012	<u>39537</u>
<b>Liabilities</b>				
Membership fees received in advance		5325		5040
Social Account Payments received in advance		<u>3676</u>		<u>21664</u>
			9001	<u>26704</u>
			<u>£16,011</u>	<u>£12,833</u>
<b>Net Assets</b>				
<b>Reserves</b>				
General Reserves			9278	7815
Group Reserves	4		868	1014
Social Account Reserves			5865	4004
			<u>£16,011</u>	<u>£12,833</u>

**Notes to the Accounts**

- 1 Membership subscriptions relate to 426 members
- 2 General Bank Balance includes £5325 membership fees received for 2022/2023
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- 4 Group Reserves consist of cash held by Groups £231 and £637 held on their behalf in the General Bank Account.

*P Simmons* Treasurer

**Examination of Accounts**

I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised.

I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2023 and that the accounts have been maintained in a satisfactory way.

*D G Brampton* Independent Examiner

8th May 2023

**SAWBRIDGEWORTH U3A**

England & Wales - Charity number 1173937

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	<b>1st</b>	<b>APRIL</b>	<b>2021</b>	<b>To</b>	<b>31st</b>	<b>March</b>	<b>2022</b>

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

1 Seymour Mews	
Sawbridgeworth	
<b>Postcode</b>	<b>CM21 0BD</b>

### 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	Gill Sewell	Chairperson		
2	Carol Dixson-Smith	Deputy Chairperson		
3	Barrie Lazarus	Treasurer		
4	John Dickenson	Secretary		
5	Gwendoline Cook		1 April 21 to 4 Feb 22	
6	Patricia Lee			
7	Derek Piercy			
8	Philip Simmons			
9	Maxine Tilley			
10				
11				
12				
13				
14				
15				
16				
17				
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
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected by Members

### 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.

We are affiliated to the National Third Age Trust

## Section C Objectives and activities

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

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 Sawbridgeworth and its surrounding locality.

**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)**

Running over 40 interest and self- learning groups covering all aspects of educational subjects and visits to places of interest and enjoyment specific to the third age generation to educate and enlighten.  
Providing speakers on a variety of topics and interest at our monthly meetings to enhance members perspectives on these issues.

The Trustees declare that they have had regard to the Charity Commission public benefit guidance when exercising any power or duties to which the guidance is relevant.

**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.

**Summary of the main achievements of the charity during the year**

During the period under review the trustees and members of the Charity had to face up to and adapt to the Covid lockdowns and restrictions. Initially all live meetings and events were put on hold but with the active support of our members we made use of technology to hold virtual monthly lecture meetings and even an AGM. Some of our interest groups were also able to hold virtual meetings. The trustees were determined for the Charity to be as active as possible during this time. Despite all the difficulties we were loyally supported by our members whose numbers were maintained at around 400. We were even able to attract new members despite the competition of several longer established groups in our area.

With the easing of restrictions in the autumn of 2021 we were able to resume live meetings but having regard to the age and vulnerability of some of our members we have been able to hold "hybrid" meetings, live meetings but with the option of members to take part "virtually". Thanks to our dedicated organisers we have been able to restart our planned but postponed educational outings. We have seen the production of smoked salmon and on a short holiday learnt about the varied history and industry of the Peak District and surrounding area. We are now continuing into 2022 our policy of making our outside activities both enjoyable and educational, giving members opportunities they might not have.

Our interest groups are now fully functioning and we have a varied selection of outside visits planned for future months but in the interests of our members, keeping a close watch on the Covid situation.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

Our Target Reserves are based on twelve months on any expenditure with an annual commitment plus six months on any other revenue expenditure.

**Details of any funds materially in deficit**

None

### 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

## Section G Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Gillian Sewell	
<b>Position (eg Secretary, Chair, etc)</b>	Chairperson	
<b>Date</b>	6 <sup>th</sup> May 2022	

**Sawbridgeworth U3A - Charity Number 1173937****Income and Expenditure Account**  
**for the year ended 31st March 2022**

	Notes	General Account £	Groups £	Social Account £	Total £	Total 2021 £
<b><u>Receipts</u></b>						
Membership	1	2665			2665	5816
Donation		14			14	0
Meetings						
Raffle		-28			-28	0
Refreshments		38			38	0
Social Events booking fees etc.				46006	46006	0
Groups - Income			2630		2630	90
<b>Total Income</b>		<b>2689</b>	<b>2630</b>	<b>46006</b>	<b>51325</b>	<b>5906</b>
<b><u>Payments</u></b>						
Subscription Fee (Third Age Trust)		1358			1358	1550
Meetings						
Hall Hire		224			224	0
Speakers		735			735	425
U3A Magazine		655			655	885
Zoom		72			72	210
Printing, Postage & Stationery		241			241	191
Cards & Flowers		162			162	176
Miscellaneous		70			70	18
Equipment		137			137	0
Social Events Transport & Entrance Fees etc				45080	45080	172
Groups - Expenditure			2364		2364	79
<b>Total Expenditure</b>		<b>3654</b>	<b>2364</b>	<b>45080</b>	<b>51098</b>	<b>3706</b>
<b>Net Income</b>		-965	266	926	227	2200
<b>Retained Income</b>	brought forward	8780	748	3078	12606	10406
<b>Retained Income</b>	carried forward	<b>£7,815</b>	<b>£1,014</b>	<b>£4,004</b>	<b>£12,833</b>	<b>£12,606</b>

**Sawbridgeworth U3A - Charity Number 1173937**

**Balance Sheet**

**As at 31st March 2022**

	Notes	£	£	2021 £
<b><u>Assets</u></b>				
General Account Bank Balance	2	13329		10211
Social Account Bank Balance	3	16620		3923
Social Account Paid in Advance		8807		1455
Cash held by Groups		510		327
Cash not banked-Social Account		241		0
Float		30		35
			39537	15951
<b><u>Liabilities</u></b>				
Membership fees received in advance		5040		1045
				0
Social Account Payments received in advance		21664		2300
			26704	3345
<b><u>Net Assets</u></b>				
			£12,833	£12,606
<b><u>Reserves</u></b>				
General Reserves			7815	8781
Group Reserves	4		1014	747
Social Account Reserves			4004	3078
<b><u>Total Reserves</u></b>				
			£12,833	£12,606

**Notes to the Accounts**

- 1 Membership subscriptions relate to 423 members
- 2 General Bank Balance includes £5040 membership fees received for 2022/2023
- 3 Social Account Bank Balance includes £21664 payments received for future functions and takes into account £8807 paid out for future functions.
- 4 Group Reserves consist of cash held by Groups £510 and £504 held on their behalf in the General Bank Account.

*B J Lazarus*

B J Lazarus                      Treasurer

**Examination of Accounts**

I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised.

I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2022 and that the accounts have been maintained in a satisfactory way.

*D G Brampton*

D G Brampton                      Independent Examiner

5th May 2022

Sawbridgeworth U3A - Charity Number 1173937

Balance Sheet

As at 31st March 2022

2021

	Notes	£	£	£
<b>Assets</b>				
General Account Bank Balance	2	13329		10211
Social Account Bank Balance	3	16620		3923
Social Account Paid in Advance		8807		1455
Cash held by Groups		510		327
Cash not banked-Social Account		241		0
Float		<u>30</u>		<u>35</u>
			39537	<u>15951</u>
<b>Liabilities</b>				
Membership fees received in advance		5040		1045
				0
Social Account Payments received in advance		<u>21664</u>		<u>2300</u>
			26704	<u>3345</u>
Net Assets			<u>£12,833</u>	<u>£12,606</u>
<b>Reserves</b>				
General Reserves			7815	8781
Group Reserves	4		1014	747
Social Account Reserves			4004	3078
Total Reserves			<u>£12,833</u>	<u>£12,606</u>

Notes to the Accounts

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B J Lazarus

B J Lazarus Treasurer

Examination of Accounts

I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised.

I consider that the figures shown in the accounts reflect the activities of this organisation for the year ended 31st March 2022 and that the accounts have been maintained in a satisfactory way.

D G Brampton

D G Brampton Independent Examiner

5th May 2022