



# Trustees' Annual Report for the period

From		Period start date			To			Period end date		
		1st	APRIL	2021				31st	March	2022

## Section A Reference and administration details

Charity name	Sawbridgeworth U3A
Other names charity is known by	None
Registered charity number (if any)	1173937
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	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

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

Gillian Sewell	
Chairperson	
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>		<b>-965</b>	<b>266</b>	<b>926</b>	<b>227</b>	<b>2200</b>
<b>Retained Income</b>	brought forward	<b>8780</b>	<b>748</b>	<b>3078</b>	<b>12606</b>	<b>10406</b>
<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

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