



# Trustees' Annual Report for the period

| From | Period start date |       |      | To | Period end date |       |      |
|------|-------------------|-------|------|----|-----------------|-------|------|
|      | 1st               | APRIL | 2024 |    | 31st            | March | 2025 |

## Section A Reference and administration details

Charity name

Sawbridgeworth u3a

Other names charity is known by

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  | 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)**

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

## Section B Structure, governance and management

**Description of the charity's trusts**

|   |                    |
|---|--------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | Constitution       |
| How the charity is constituted<br>(eg. trust, association, company) | Trust              |
| Trustee selection methods<br>(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> |
|--|--|

## 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.



## 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

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

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

|   | Notes           | General<br>Account<br>£ | Groups<br>£ | Social<br>Account<br>£ | Total<br>£ | Total<br>2024<br>£ |
|---|-----------------|-------------------------|-------------|------------------------|------------|--------------------|
| <b><u>Receipts</u></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>                         |                 | 7052                    | 5488        | 79728                  | 92268      | 41646              |
| <b><u>Payments</u></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>                    |                 | 6985                    | 5288        | 78172                  | 90445      | 39718              |
| <b>Net Income</b>                           |                 | 67                      | 200         | 1556                   | 1823       | 1928               |
| <b>Retained Income</b>                      | brought forward | 10111                   | 1072        | 6756                   | 17939      | 16011              |
| <b>Retained Income</b>                      | carried forward | £10,178                 | £1,272      | £8,312                 | £19,762    | £17,939            |

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

|   | Notes | £          | £              | 2024<br>£      |
|---|-------|------------|----------------|----------------|
| <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<br>Account<br>£ | Groups<br>£   | Social<br>Account<br>£ | Total<br>£     | Total<br>2024<br>£ |
|---|-------|-------------------------|---------------|------------------------|----------------|--------------------|
| <b><u>Receipts</u></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><u>Payments</u></b>                      |       |                         |               |                        |                |                    |
| Subscription Fee (Third Age Trust)          |       | 1772                    |               |                        | 1772           | 1680               |
| Meetings                                    |       |                         |               |                        |                |                    |
| Hall Hire                                   |       | 953                     |               |                        | 953            | 789                |
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| 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                |
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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<br>£ |
|---|-------|-------|---------|-----------|
| <b>Assets</b>                               |       |       |         |           |
| General Account Bank Balance                | 2     | 16113 |         | 15649     |
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| Social Account Paid in Advance              |       | 13813 |         | 15626     |
| Cash held by Groups                         |       | 752   |         | 574       |
| Cash in Hand                                |       | 5     |         | 5         |
|   |       |       | 46557   | 47753     |
| <b>Liabilities</b>                          |       |       |         |           |
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| Social Account Payments received in advance |       | 21380 |         | 24774     |
| Independent Examiner                        |       | 300   |         | 0         |
|   |       |       | 26795   | 29814     |
| <b>Net Assets</b>                           |       |       |         |           |
|   |       |       | £19,762 | £17,939   |
| <b>Reserves</b>                             |       |       |         |           |
| General Reserves                            |       |       | 10178   | 10111     |
| Group Reserves                              | 4     |       | 1272    | 1072      |
| Social Account Reserves                     |       |       | 8312    | 6756      |
| <b>Total Reserves</b>                       |       |       |         |           |
|   |       |       | £19,762 | £17,939   |

**Notes to the Accounts**

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Treasurer

Date