



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **1 August 2021** To **31 July 2022**

Charity name: Saffron Walden u3a

Charity registration number: 290670

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To offer the opportunity of further education and participation in leisure activities to retired or semi-retired people, regardless of ability and to the exclusion of no one.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities include classes which provide education, physical instruction and recreational activities. These, and our regular Open Meetings, also provide opportunities for social inclusion which benefit the health and welfare of our members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities, the trustees follow the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The current year has seen most of our classes restarting, following the Covid-19 Pandemic, when many classes disbanded whilst some resorted to the online video communication system Zoom.</p> <p>Our regular Committee Meetings and Open Meetings, which also used Zoom during the Covid period, have also been resumed.</p> <p>With normality now virtually restored, our members can once again experience the benefit of social inclusion whilst pursuing their favoured activities.</p> <p>Following last year's drop, this year saw our total membership increasing to 720 as at 31 July 2022.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the period, 31 July 2022, a total of 18412.63 is held. This includes a sum of approx. £5000 of member's money received for payment of classes and trips that would carry over of the next financial year. It also includes £1200 of member payments via paypal which are payments for the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves at a local Building Society in order to meet any unforeseen expenditure that may occur. These are unrestricted funds.
Amount of reserves held	Para 1.22	£
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The main source of income is through membership subscriptions and the claiming of Gift Aid.</p> <p>Expenditure supports the key objectives of providing locations and speakers for the various Open Meetings, together with supporting administration expenses. All classes/groups are self-financing.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution adopted 21 September 2020
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated members association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees appointed annually at the Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	All Trustees give their time voluntarily and receive no remuneration or other benefits.
Relationship with any related parties	Para 1.51	Member of the Third Age Trust
Other		

Reference and Administrative details

Charity name	Saffron Walden u3a
Other name the charity uses	
Registered charity number	290670
Charity's principal address	14 GREENWAYS SAFFRON WALDEN ESSEX CB11 3EZ

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	Ann Treglown	Chairman	1 August to 2 May	
2	James Dwyer	Acting Chairman Vice Chairman	3 May to 31 July 14 September to 2 May	
3	Stephen Messenger	Treasurer		
4	Anthony Treglown	Secretary		
5	John Trueman			
6	Hilary Price			
7	Alex Reeve			
8	Mary Curtis (co-opted)		8 June to 31 July	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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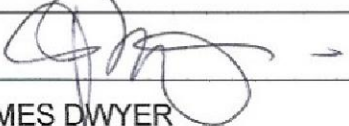
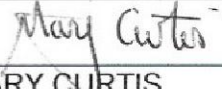
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JAMES DWYER	MARY CURTIS
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN

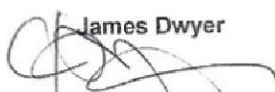

Date	9 November 2022
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Saffron Walden
Registered Charity Number 290870

ACCOUNTS FOR YEAR ENDED 31ST JULY 2022

<u>RECEIPTS AND PAYMENTS ACCOUNT</u>			
	2021-22		2020-21
<u>Balances Brought Forward</u>			
Bank Account	£ 9,964.42		£6,753.05
Building Society Account	£ 6,078.93		£6,073.98
T&T Account	£ 2,205.45		£2,880.79
PayPal Account	£ 0.00		£0.00
Cash in Hand (T&T)	£0.00	£18,248.80	£0.00
			£15,707.82
<u>Receipts</u>			
Building Society Interest	£0.00		£4.95
Class Fees	£12,429.55		£855.17
Gift Aid	£ 1,114.62		£ 1,656.36
Subscriptions	£ 7,285.00		£ 7,062.50
Sundries	£1,069.71	£21,898.88	£0.00
Paypal - Membership 22/23	£1,251.00		£0.00
Theatre & Travel	£ 25,669.25		£ 1,386.00
T&T Refunds	£ 55.01		£ 1,323.00
T&T Cash	£0.00	£48,874.14	£0.00
			£12,287.98
<u>Payments</u>			
Class Expenses	£13,656.98		£855.50
Admin & Sundry Expenses	£10,756.27		£5,507.16
Laptop Purchase	£429.00	£24,842.25	
Paypal - Commission	£39.31		
Theatre & Travel	£23,695.89		£1,228.34
T&T Refunds	£132.86		£2,156.00
T&T Cash	£0.00	£48,710.31	£0.00
			£9,747.00
<u>Balances Carried Forward</u>			
Bank Account	£ 7,021.05		£ 9,964.42
Building Society Account	£ 6,078.93		£ 6,078.93
T&T account	£ 4,100.96		£ 2,205.45
Paypal Account	£ 1,211.69		£ 0.00
T&T Cash	£0.00		£0.00
		£18,412.63	£18,248.80


James Dwyer

Steve Messenger

Chairman

Treasurer

17/08/2022

19/8/22



Registered Charity Number 290670

ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2022

	Receipts	Payments	Balance	Total 2020-21
Beacon	£0.00	£702.00	-£702.00	-£652.34
Committee	£0.00	£20.00	-£20.00	-£155.88
GIFTS	£0.00	£52.00	-£52.00	-£50.00
Postage	£0.00	£959.77	-£959.77	-£1,933.46
Speakers	£0.00	£600.00	-£600.00	-£365.00
Update	£0.00	£1,189.20	-£1,189.20	-£329.45
TAM Magazine	£0.00	£2,207.98	-£2,207.98	£0.00
TAT Membership	£0.00	£2,804.00	-£2,804.00	-£1,956.50
Equipment	£0.00	£15.99	-£15.99	£0.00
Open Meeting	£0.00	£260.00	-£260.00	£0.00
Zoom	£0.00	£143.88	-£143.88	£0.00
Raffles	£69.70	£165.15	-£95.45	£0.00
Transfer T&T	£1,000.00	£1,000.00	£0.00	£0.00
PO BOX	£0.00	£283.50	-£283.50	£0.00
Coordinator Meeting	£0.00	£24.00	-£24.00	£0.00
Paypal	£0.01	£0.00	£0.01	£0.00
UCT and Essex Assc	£0.00	£20.00	-£20.00	-£30.00
Member Cards	£0.00	£55.20	-£55.20	£0.00
Newsletter	£0.00	£154.40	-£154.40	£0.00
Choir Summer Concert	0	£20.00	-£20.00	£0.00
Membership Forms	£0.00	£79.20	-£79.20	£0.00
Website	0	£0.00	£0.00	-£34.53
Grand Total	£1,069.71	£10,756.27	-£9,686.56	-£5,507.16

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2022, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Linford,
4 Granta Cottages,
Newmarket Road,
Great Chesterford,
Saffron Walden,
Essex
CB10 1NS



Date

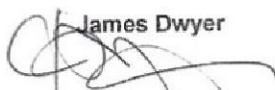

17 August 2022



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Registered Charity Number 290870

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Great Chesterford,
Saffron Walden,
Essex
CB10 1NS



Date

17 August 2022