

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales · Charity number 299146

Details

Other names	U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM AND DISTRICT BRANCH, CHELTENHAM U3A
Status	Registered
Legal form	Other
Registered	1988-05-11
Register	View on the Charity Commission register

Contact

Address	21 Solway Road Cheltenham Gloucestershire GL51 0NA
Phone	07749478775
Email	treasurer@cheltenhamu3a.org.uk
Website	www.cheltenhamu3a.org.uk

Activities

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 FOR THOSE RESIDING IN CHELTENHAM AND ITS SURROUNDING LOCALITY

Activities: We are a volunteer-driven organisation for those who are no longer in full-time employment. We facilitate lifelong learning and stimulating daytime activities in the company of others. All activities are run and coordinated by volunteers.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People

Geography

- **Area of benefit:** CHELTENHAM AND DISTRICT
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,183	£46,385	-	-
2023-12-31	£87,793	£86,393	-	-
2022-12-31	£66,482	£63,254	-	-
2021-12-31	£44,879	£43,274	-	-
2020-12-31	£30,015	£32,926	-	-

Trustees

Name	Role	Appointed
PROFESSOR RODERIC KEITH GRIFFITHS	Chair	2025-04-01
Leone Elizabeth Meyer		2025-03-25
Martin Charles Bromberg		2025-11-20
Richard Henderson Rutter		2024-03-26
Roderick James Gay		2026-05-12

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales - Charity number 299146

Accounts



Trustees' Annual Report for the period

From 1 January 2024
Period end date

Period start date To 31 December 2024

Charity name: Cheltenham U3A

Charity registration number: 299146

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of older people no longer in full time employment in Cheltenham & the surrounding locality and the provision of facilities for leisure time and recreational activities, with the object of improving the conditions of life for such people in the interest of their social welfare
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 guiding principle of the u3a is to promote lifelong learning. We have in excess of 140 interest groups, some meeting weekly, others fortnightly or monthly. We hold monthly Members Meetings with speakers from a wide variety of backgrounds. Day trips and short holidays are also organised. Members can participate in other learning opportunities offered by the Cotswold Link (a group of u3as in Herefordshire, Worcestershire and Gloucestershire) as well as the Third Age Trust. Some of these are in person and some on line. A bimonthly magazine is sent to all members with information about groups and other u3a activities, in addition to some original articles.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Public Benefit Statement We confirm that we have complied with our duty to have due regard to the guidance on public benefit published by the Commission in exercising our powers and duties

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	All the officers and group leaders are volunteers.
Other		

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	We continue to grow in popularity in the Cheltenham area, now servicing more than 1940 members with over 140 special interest groups. We promote the u3a by distributing flyers, the use of social media, word of mouth and an annual Open Day to promote our group opportunities.

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	The accounts are drawn up on an income and expenses basis
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We maintain reserves at a level of 125% of the Third Age Trust Capitation fee. No reserves are designated for a specific purpose
Amount of reserves held	Para 1.22	£10900
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	none
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	none

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	The Charity's principal source of funding is an annual membership fee paid by all members, fees for Members' Monthly Meetings and gift aid.
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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		The funds were predominantly used to provide bimonthly magazines (currently being taken mainly online), publicity and to pay for fees for the Third Age Trust which oversees all the u3as. We also have to manage our website and cover administrative expenses.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated 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	Charity members elect trustees at the Annual General Meeting. Trustees then elect the officers

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	
Relationship with any related parties	Para 1.51	
Other		The AGM in March 24 approved a change to the Constitution to enable committee members to occupy positions longer than 3 years when there is difficulty filling vacancies.

Reference and Administrative details

Charity name	Cheltenham U3A
Other name the charity uses	
Registered charity number	299146
Charity's principal address	Rossett, Balcarras Road, Charlton Kings, Cheltenham GL53 8QG

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

Director name		

Trustee Name	Office	Dates acted if not for whole year
Janet Ropner	Chair	

Rick Rutter	Vice Chair	From March 2023
Ian Donaldson	Membership Secretary	From April 2023
Denis Raingold	Groups Co-ordinator	
Stephanie Molineux	Treasurer	
Ken Inglis	Business Secretary	
Anna Salkeld	Minutes Secretary	
Steve Orme	Access, Equality and Inclusivity	
Margaret Garvey	Speakers Secretary	

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	

Type of adviser Name Address

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

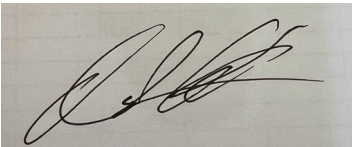
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Roderic Keith Griffiths	
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Position (eg Secretary, Chair, etc)

Chair (since April 2025)	
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Date

31 July 2025

CHELTENHAM U3A

ACCOUNTS FOR THE YEAR TO DECEMBER 2024
(RECEIPTS AND PAYMENTS BASIS)

	Dec-23	Dec-24
RECEIPTS		
Membership	£23,199	£28,445
Direct group and events	£52,564	£14,114
Gift Aid	£4,479	£4,255
Open Meetings and Open Day	£4,487	£4,862
Donations	£2,000	£3
TAT grant	£5,000	£0
Sundry income	£196	£280
Interest	£249	£224
	<u>£92,174</u>	<u>£52,183</u>
PAYMENTS		
TAT capitation fees	£6,480	£7,040
Direct group and events	£66,216	£13,015
TAT licences	£1,703	£1,802
TAT news	£4,871	£4,777
AGM expenses	£288	£363
Cheltenham Festival	£6,000	£0
Equipment	£85	£949
GL meeting	£0	£231
Inspection	£360	£540
New Member meetings	£633	£0
Newsletters	£13,644	£10,610
Open Meetings and Open Day	£3,353	£3,571
Paypal	£405	£0
Publicity	£0	£2,400
Website & database	£514	£273
Sundry expenses	£296	£814
	<u>£104,848</u>	<u>£46,385</u>
EXCESS/(DEFICIT) OF RECEIPTS OVER PAYMENTS	<u>(£12,674)</u>	<u>£5,798</u>
Excess of income over expenditure	(£12,674)	£5,798
Balance b/fwd	<u>£41,136</u>	<u>£28,462</u>
Balance c/fwd	<u>£28,462</u>	<u>£34,260</u>
BANK AND CASH BALANCES		
Bank current account	£26,722	£24,086
Bank deposit accounts	£0	£10,174
Paypal	£1,740	£0
	<u>£28,462</u>	<u>£34,260</u>

Initialled for identification purposes only

To the Trustees of the Cheltenham University of The Third Age (the Charity)

I report on the attached accounts of the Charity for the year ended 31 December 2024, which I have initialed for identification purposes only.

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to
- 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 Commission. 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 seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

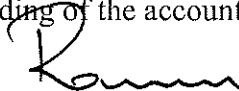
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

Signature  Date 24.02.2025
ROGER FRANK DOWNES FCA
CHARTERED ACCOUNTANTS FOR BIK PLUS LIMITED

Professional designation(s)

Address: 6 MANOR PARK BUSINESS CENTRE
MACKENZIE WAY, CHELTENHAM, GLOS Q1X

CHELTENHAM U3A

ACCOUNTS FOR THE YEAR TO DECEMBER 2024
(RECEIPTS AND PAYMENTS BASIS)

	Dec-23	Dec-24
RECEIPTS		
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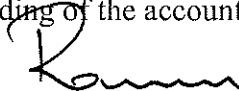
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

Signature  Date 24.02.2025
ROGER FRANK DOWNES FCA
CHARTERED ACCOUNTANTS FOR BIK PLUS LIMITED

Professional designation(s)

Address: 6 MANOR PARK BUSINESS CENTRE
MACKENZIE WAY, CHELTENHAM, GLOS Q1X

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales - Charity number 299146

Accounts

	2023	2022
INCOME		
Membership	£23,771	£22,018
Group receipts	£55,279	£46,236
Gift Aid	£4,479	£3,697
Open Meetings	£1,880	£354
Donations	£2,111	£46
Interest	£273	
	<u>£87,793</u>	<u>£72,351</u>
EXPENSES		
Group payments	£54,384	£43,888
TAT Capitation	£6,437	£6,009
TAT Licences	£1,706	£1,622
TAT news	£4,625	£3,534
Cheltenham Festival	£1,000	
Equipment	£251	£233
Inspection	£360	£360
Newsletters	£13,644	£11,314
Open Day	£1,235	£537
Paypal	£430	£515
Website & database	£425	£485
Sundries	£1,898	£626
TOTAL EXPENSES	<u>£86,393</u>	<u>£69,123</u>
NET MAIN INCOME	<u>£1,400</u>	<u>£3,228</u>
Social receipts	£13,352	£9,689
Social payments	£13,352	£9,669
NET SOCIAL RECEIPTS	<u>£0</u>	<u>£20</u>
NET INCOME	<u>£1,400</u>	<u>£3,248</u>
Reserves b/fwd	£22,146	£18,898
RESERVES c/fwd	<u>£23,547</u>	<u>£22,146</u>
BALANCE SHEET	Dec-23	Dec-22
Bank current account	£26,722	£28,395
Bank deposit		
Membership new and renewals	£1,812	£235
Paypal	£1,740	£152
Prepayments	£19,724	£6,439
Accruals	(£30,623)	(£28,056)
Cash with Groups	£4,171	£4,005
National Savings		£10,976
TOTAL ASSETS	<u>£23,547</u>	<u>£22,146</u>

**INITIALED FOR
IDENTIFICATION
PURPOSES ONLY**

To the Trustees of the Cheltenham University of The Third Age (the Charity)

I report on the attached accounts of the Charity for the year ended 31 December 2023, which I have initialed for identification purposes only.

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to
- 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 Commission. 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 seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

Roum

06 February 2024

Signature ROGER DOWNES Date _____
 CHARTERED ACCOUNTANT
 FOR & ON BEHALF OF ANDORRAN LIMITED, CHARTERED ACCOUNTANTS

Professional designation(s) _____
 Address: 6 MANOR PARK BUSINESS CENTRE, MACKENZIE WAY,
CHELtenham, GLOUCESTERSHIRE, GL51 9TX

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales - Charity number 299146

Accounts



Trustees' Annual Report for the period

From 1 January 2022 Period start date to 31 December 2022 Period end date

Charity name: Cheltenham U3A

Charity registration number: 299146

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of people no longer in full time employment in Cheltenham & the surrounding locality. To provide facilities for leisure time and recreational activities and improve the conditions of life for such people in the interest of their social welfare.
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Public Benefit Statement We confirm that we have complied with our duty to have due regard to the guidance on public benefit published by the Commission in exercising our powers and duties

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		

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>We continue to grow in popularity in the Cheltenham area, now servicing 1750 members with 115 special interest groups.</p> <p>A number of new learning groups were started this year.</p> <p>The newsletter has been expanded to provide more information on groups and services.</p> <p>We have arranged with local businesses to offer discounts to members of the U3A.</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	2022 was a satisfactory year in that our net assets increased by £3,248 to £22,146
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We maintain reserves equivalent to six months' expenditure. No reserves are designated for a specific purpose
Amount of reserves held	Para 1.22	£10,976 is invested with NS&I
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	The Charity's principal source of funding is an annual membership fee from all members.
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		The funds are used to provide a bi-monthly newsletter to members and to maintain our website to ensure that members are kept up to date with our progress. We have monthly open meetings, with speakers on specialist topics providing members with additional knowledge. We support our interest groups in their formation and, when necessary, their expansion to further their knowledge for the group.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	Unincorporated 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	At the AGM, the members elect the trustees. The trustees then elect the officers

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cheltenham U3A
Other name the charity uses	
Registered charity number	299146
Charity's principal address	Rossett, Balcarras Road, Charlton Kings GL53 8QG

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	Janet Ropner	Chair		
2	Chris Wardle	Vice Chair		
3	Jim Gardner	Treasurer	To September 2022	
4	Michael Wright	Treasurer	From October 2022	
5	Maureen Campion	Assistant Treasurer		
6	Marion Colligan	Secretary	To March 2022	
7	Ken Inglis	Secretary	From March 2022	
8	Ken Inglis	Shadow Secretary	To March 2022	
9	Denis Raingold	Group Co-ordinator		
10	Steve Orme	Access, Equality and Inclusivity		
11	Margaret Garvey	Speakers Secretary		
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

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)	Janet Ropner	Ken Inglis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	1 st August 2023	

CHELTENHAM U3A
ACCOUNTS FOR THE YEAR TO DECEMBER 2022

Years to	Dec-22	Dec-21
INCOME		
Membership	£22,018	£17,949
Less Capitation fees	£6,009	£5,391
	£16,010	£12,558
Group receipts	£46,236	£23,545
Caring for the Community	£140	
Donations	£46	£71
Open days	£354	£250
Gift Aid	£3,697	£2,896
	£66,482	£38,821
EXPENSES		
Group payments	£43,888	£21,475
Inspection	£360	£360
Catering	£240	£82
Deferred Open Day costs	£537	
Equipment	£233	£224
Licence fees	£1,622	£1,613
Diaries	£16	£3
Newsletters	£11,314	£8,966
Paypal commission	£515	£487
Postage & telephone	£22	£55
Printing & stationery	£37	£255
Room hire	£490	£125
Third Age Trust news	£3,534	£2,663
Website & database	£485	£509
Sundries	£39	£24
TOTAL EXPENSES	£63,254	£36,841
NET MAIN INCOME	£3,228	£1,980
Social receipts	£9,689	£1,745
Social payments	£9,669	£1,724
NET SOCIAL INCOME	£20	£21
NET INCOME	£3,248	£2,001
Reserves b/fwd	£18,898	£16,897
RESERVES c/fwd	£22,146	£18,898
BALANCE SHEET		
Bank current account	£28,395	£4,696
Social Bank	£0	£2,022
Membership holding	£235	£151
Paypal	£152	£6,253
N S & I savings	£10,976	£10,976
Prepaid	£6,439	£6,358
Accruals	£28,056	£13,477
Cash with Group Leaders	£4,005	£1,919
TOTAL ASSETS	£22,146	£18,898
	£0	£0

These accounts are drawn up on an Income and Expenses basis, rather than on the previous Receipts and Payments basis. The 2021 comparative figures have been restated to the new basis.

INITIALED FOR
IDENTIFICATION
PURPOSES ONLY

To the Trustees of the Cheltenham University of The Third Age (the Charity)

I report on the attached accounts of the Charity for the year ended 31 December 2022, which I have initialed for identification purposes only.

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to
- 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 Commission. 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 seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

 08 February 2023
Signature Date

CHARTERED ACCOUNTANT
Professional designation(s) for and on behalf of
Address: ANDORRAN LIMITED, CHARTERED ACCOUNTANTS,
6 MANOR PARK BUSINESS CENTRE, MACKENZIE WAY,
CHELTEHAM, GL51 9TX

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales - Charity number 299146

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 January 2021
Period end date

Period start date To 31 December 2021

Charity name: Cheltenham U3A

Charity registration number: 299146

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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 for those residing in Cheltenham and its surrounding locality.
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Public Benefit Statement We confirm that we have complied with our duty to have due regard to the guidance on public benefit published by the Commission in exercising our powers and duties

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	
	Para 1.38	

Contribution made by volunteers		
Other		

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	Groups gradually restarted as Covid cases fell. Open Meetings restarted on Zoom in May. We held our first u3a day in August.
		A number of new learning groups were started this year
		The newsletter has been expanded to provide more information on groups and services.
		The AGM agreed an increase in membership fees

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	We reviewed our reserve policy in 2021 and now hold a minimum reserve level at the end of the financial year of whichever is greater £8000 or £5 per member.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held at a level to cover 125% of the Capitation Fee to Third Age Trust, paid in arrears.
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	The Charity's principal source of funding is an annual membership fee from all members.
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		

Charity name	Charity USA
Other name the charity uses	
Registered charity number	298148
Charity's principal address	Rosell, Balcombe Road, Chesham Bucks GL53 5QG

Structure, Governance and Management

Financial Review

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated 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	The Charity members elect trustees who then choose the officers from amongst themselves.

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cheltenham U3A
Other name the charity uses	
Registered charity number	299146
Charity's principal address	Rossett, Balcarras Road, Charlton Kings GL53 8QG

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	Maggie Conu	Chairman	To March 2021	
2	Janet Ropner	Vice Chair	To March 2021	
3	Janet Ropner	Chair	From March 2021	
4	Chris Wardle	Vice Chair	From April 2021	
5	Purvi Shah	Treasurer	To March 2021	
6	Jim Gardner	Treasurer	From April 2021	
7	Maureen Campion			
8	Marion Colligan	Secretary		
9	Ken Inglis		From March 2021	
10	Dianne Kyle		To March 2021	
11	Steve Orme		From January 2021	
12	Margaret Garvey		From August 2021	
13	Denis Raingold		From September 2021	
14	Christine Robinson		From May 2021 to June 2021	
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	Date when held (year)	Office (if any)	Trustee name
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

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

--

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)	<i>J. Ropner</i>	<i>M. Collighan</i>
Full name(s)	Janet Ropner	Marion Collighan
Position (eg Secretary, Chair, etc)	Vice Chair	Secretary
Date	18/08/2022	

CHELTENHAM U3A - STATEMENT OF ACCOUNTS 2021

	2021	2020
	Actual	Actual
	€	€
INCOME		
Membership receipts	17,600	18,812
less capitation fees	- 5,110	- 6,234
subtotal	12,490	12,578
Group subs	24,303	7,057
Gift Aid	2,896	3,324
Open meetings	-	590
Merchandise	69	123
Donation & Interest	11	110
Total income	39,769	23,781
EXPENSES		
Groups expenses	22,325	6,455
Newsletters	8,966	13,121
Third Age Trust News	3,521	4,184
Room hire	125	523
Purchase of equipment	414	-
Speakers	100	60
Catering	82	-
Website & Database	508	29
Travel and Meals	50	-
Printing and Stationery	255	81
Memberships/Licenses/Subscriptions	1,530	1,908
Merchandise	72	137
New Group Startup Costs	50	80
Accountant's fee	114	114
Miscellaneous	52	-
Total Expenses	38,164	26,692
Net income (loss)	1,605	- 2,911

BALANCE SHEET & RESERVES		
	2021	2020
	€	€
Assets		
NS & I savings	10,977	10,976
Current Account	4,696	3,170
Cash With Groups	2,944	2,866
Total Assets & Reserves	18,617	17,012

Social Account		
	2021	2020
	€	€
Bank balance beginning of year	2,616	2,189
Income	1,185	1,368
Expenditures	1,779	940
Year End Balance	2,022	2,616

INITIALED FOR IDENTIFICATION PURPOSES ONLY

To the Trustees of the Cheltenham University of The Third Age (the Charity)

I report on the attached accounts of the Charity for the year ended 31 December 2021, which I have initialed for identification purposes only.

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to
- 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 Commission. 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 seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

Ramm. 10 March 2022
Signature Date

CHARTERED ACCOUNTANT
Professional designation(s) for and on behalf of

Address: ANDORRAN LIMITED, CHARTERED ACCOUNTANTS,

6 MANOR PARK BUSINESS CENTRE, MACKENZIE WAY, CHELTENHAM, GLOS GL51 9TX

U3A UNIVERSITY OF THE THIRD AGE, CHELTENHAM BRANCH

England & Wales - Charity number 299146

Accounts



Trustees' Annual Report for the period

From 1 January 2020
Period end date

Period start date To 31 December 2020

Charity name: Cheltenham U3A

Charity registration number: 299146

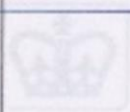
Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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 for those residing in Cheltenham and its surrounding locality.
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	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Public Benefit Statement We confirm that we have complied with our duty to have due regard to the guidance on public benefit published by the Commission in exercising our powers and duties

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>2020 was dominated by the Covid Pandemic and many of our group activities had to stop. Some groups restarted on Zoom.</p> <p>Our membership fell and we suffered a financial loss.</p> <p>The newsletter became the Creative and contained original articles submitted by members.</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	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We maintain reserves equivalent to six months' expenditure. No reserves are designated for a specific purpose.
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	The Charity's principal source of funding is an annual membership fee from all members.
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		

Charity name	
Other name the charity uses	
Registered charity number	
Charity's principal address	

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated 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	The Charity members elect trustees. In 2020 the trustee officers were explicitly elected to their positions.

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cheltenham U3A
Other name the charity uses	
Registered charity number	299146
Charity's principal address	Rossett Balcarras Road Charlton Kings Cheltenham GL53 8QG

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	Maggie Conu	Chairman		
2	Janet Ropner	Vice Chair		
3	Purvi Shah	Treasurer		
4	Dianne Kyle			
5	Marion Collighan	Secretary		
6	Maureen Campion			
7	Chris Wardle			
8	Jim Gardner			
9	Cate Hemingway		To 30 November 2020	
10	Lynne Macedo		To 24 March 2020	
11	Gerry McAllister		To 24 March 2020	
12				
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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	Date ended (if not for whole year)	Office (if any)	Trustee name
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

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>J. Ropner</i>	<i>M. Collighan</i>
Full name(s)	Janet Ropner	Marion Collighan
Position (eg Secretary, Chair, etc)	Vice Chair	Secretary
Date	<i>18/08/2022</i>	

CHELTENHAM U3A

STATEMENT OF ACCOUNTS 2020

	2020 Actual	2019 Actual
INCOME		
Membership receipts	£18,812	£18,960
Less Capitation fees	£6,234	£5,824
	£12,578	£13,136
Group subs	£7,057	£42,492
Gift aid	£3,324	£3,163
Open meetings	£590	£2,296
Merchandise	£123	£50
Donation and interest	£110	£206
Total income	£23,781	£61,344
EXPENSES		
Group expenses	£6,455	£39,529
Newsletters	£13,121	£9,085
Third Age Trust News	£4,184	£3,822
Room hire	£523	£3,296
TAT AGM/Cotswold Link		£58
Postage and telephone		£267
Speakers	£60	£562
Catering		£702
Website and database	£29	£305
Travel and meals		£23
Printing and stationery	£81	£262
A G M		£98
Memberships/Licenses/Subscriptions	£1,908	£1,661
Merchandise	£137	£69
New Group Startup costs	£80	£266
Accountant's fee	£114	£114
Total expenses	£26,692	£60,119
Net income/loss	£2,911	£1,225

BALANCE SHEET AND RESERVES

	2020	2019
Assets		
NS&I Savings	£10,976	£10,898
Current account	£3,170	£6,161
Cash with Groups	£2,866	£2,864
Total Assets & Reserves	£17,012	£19,924

SOCIAL ACCOUNT

Bank balance at start of year	£2,189	£2,066
Receipts	£1,368	£9,691
Expenses	£940	£9,569
Year End Balance	£2,616	£2,188