



CHARITY COMMISSION
FOR ENGLAND AND WALES

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	Charity name
Other name the charity uses	Other name the charity uses
Registered charity number	Registered charity number
Charity's principal address	Charity's principal address
Postcode	Postcode
Business Road	Business Road
Chesham Kings	Chesham Kings
Chesham	Chesham
GL52 5GG	GL52 5GG

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	
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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)	<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 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