



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## 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	<b>Public Benefit Statement</b>  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	
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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	<b>£10900</b>
Reasons for holding zero reserves	Para 1.22	<b>n/a</b>
Details of fund materially in deficit	Para 1.24	<b>none</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>none</b>

### 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 ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	<b>Constitution</b>
How is the charity constituted? ( <a href="#">e.g unincorporated association</a> , <a href="#">CIO</a> )	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

<b>Director name</b>		

<b>Trustee Name</b>	<b>Office</b>	<b>Dates acted if not for whole year</b>
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

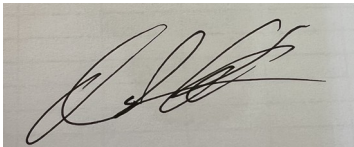
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## Declarations

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
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**CHELTENHAM U3A**
**ACCOUNTS FOR THE YEAR TO DECEMBER 2024  
(RECEIPTS AND PAYMENTS BASIS)**

	Dec-23	Dec-24
<b>RECEIPTS</b>		
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>

<b>PAYMENTS</b>		
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>

<b>EXCESS/(DEFICIT) OF RECEIPTS OVER PAYMENTS</b>	<b>(£12,674)</b>	<b>£5,798</b>
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Excess of income over expenditure	(£12,674)	£5,798
Balance b/fwd	£41,136	£28,462
Balance c/fwd	£28,462	£34,260

**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

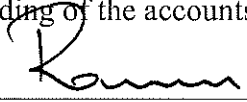
In connection with my examination, no matter has come to my attention:

(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 BIC PLUS LIMITED

Professional designation(s)

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

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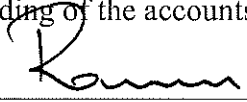
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Signature ROGER FRANK DOWNES FCA Date  
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