

WORCESTER AREA GROUP U3A

England & Wales · Charity number 702588

Details

Other names U3AWAG

Status Registered

Legal form Other

Registered 1990-02-19

Register [View on the Charity Commission register](#)

Contact

Address 3 Lion Court
Worcester
WR1 1UT

Phone 07753746092

Email chair@worcesteru3a.org

Website www.u3asites.org.uk/worcester

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.

Activities: The provision of educational, social and recreational activities in and around Worcester for retired people.

Classification

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

Geography

- **Area of benefit:** WORCESTER AND ITS SURROUNDING LOCALITY.
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£71,380	£71,248	-	-
2024-07-31	£53,890	£56,811	-	-
2023-07-31	£63,475	£65,311	-	-
2022-07-31	£47,264	£48,211	-	-
2021-07-31	£28,045	£22,572	-	-

Trustees

Name	Role	Appointed
Andrew Battrum		2025-08-30
Ann Patterson		2023-10-25
Ann Teresa Digby		2026-04-01
Christine Scott		2025-03-26
Debbie Spooner		2025-03-26
Janet Wilson		2023-03-22
Lorna Jane Fellows		2026-04-01
Sharon Marina Ellson		2026-04-01
Stewart White		2025-03-26

WORCESTER AREA GROUP U3A

England & Wales - Charity number 702588

Accounts



Trustees' Annual Report for the period: From 1 August 2024 to 31 July 2025

Charity name: WORCESTER AREA GROUP U3A

Charity registration number: 702588

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 in Worcester 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	<p>Education and transfer of skills occurs through shared learning, actively involving members to improve their knowledge, skills and wellbeing.</p> <p>Members may join a variety of interest groups, generally meeting fortnightly, offering a range of subjects facilitated by volunteers who give their time freely.</p> <p>Members may also participate in other learning opportunities offered by Third Age Trust, West Midlands u3a Region, and Cotswold u3a Link network.</p> <p>A members' newsletter is published regularly throughout the year and circulated to members either in paper copy or by email.</p> <p>Worcester Area Group u3a supports an active programme of trips and events organised by interest groups and the Trustees for the benefit of members.</p> <p>Meetings open to all members are regularly held with speakers from a wide variety of backgrounds and interests. These meetings are open to older and retired members of the public in line with the charitable purpose of Worcester Area Group U3A.</p> <p>Information for members and the public is available from the Worcester Area Group u3a website.</p>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard of the Charity Commission guidance on public benefit in meeting the charitable Object of Worcester Area Group u3a to the benefit of members and in publicising its activities to the wider public of those no longer in full-time employment.
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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>Worcester Area Group u3a continues to serve the wider community and during 2024-2025 it attracted 218 new members, This was a continued improvement over the previous year (193). Membership has grown (1,023 for all membership classes) coming closer to pre pandemic levels (circa 1,066).</p> <p>113 groups covering a full range of activities and interests met over the year, a big increase due to ongoing popularity of Pickleball (2023-2024 – 102 groups).</p> <p>Concessionary membership was 4. Concessionary rates continue to be available and are publicised alongside membership information.</p> <p>Open meetings and introductory sessions are offered to potential members and new opportunities for publicising the work of Worcester Area Group u3a are actively sought. Supported by a group website and word of mouth, Worcester Area Group u3a holds an annual open day at which a large number of interest groups and activities are represented, and attends local shows to introduce our u3A to the wider public.</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	<p>Accounts are prepared on the basis of Receipts and Payments.</p> <p>Total income for the year was £71,380 (2023-24 was £53,890). Overall subscriptions increased by just over £7,000 due to membership growth and subscription increases. Donations and grant fell by just over £2,000.</p> <p>Events and trips expenditure increased by just over £7,000, matched by an increase in receipts from members.</p> <p>A net surplus of £132 was recorded for the year. Total funds at 31st July 2025 – represented by cash balances- amounted to £45,989.</p> <p>Worcester Area Group u3a regularly updates financial forecasts and takes account of these when setting subscription levels.</p> <p>We remain in a strong position, able to deal with any increase in costs resulting from the present economic climate and continue to support the cost of activities and the start-up of new Groups.</p>
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The General Reserves Policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full.</p> <p>General Reserves exclude Trips & Events and Coxon legacy funds. Reserves are held to meet: day-to-day commitments in the face of unexpected fluctuations in income and expenditure; fees due retrospectively to Third Age Trust; and costs incurred in the event of the dissolution of Worcester Area Group U3A.</p> <p>Events and trips are expected to be self-financing and a contingency of £500 is held within the Events fund to cover unexpected shortfalls. There is no reserve policy for the Coxon legacy fund which is applied on direction of the Trustees for the benefit of the wider membership and which will close once the fund has been spent.</p>
Amount of reserves held	Para 1.22	<p>General funds amounted to £19,955 at the end of July 2025, compared to a minimum required by our reserves policy of £15,732.</p> <p>The balance of reserves is represented by the Events Fund (£6,797) and the Coxon Legacy Fund (£19,237). The Events Fund includes a £500 contingency.</p>
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	
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	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	<p>The Executive Committee consists of between 5 and 14 members: 4 honorary officers, and between 1 and 10 members elected at the Annual General Meeting.</p> <p>The Trustees may in addition appoint not more than 2 co-opted members who have full voting rights and tenure until the next Annual General Meeting.</p> <p>Vacancies on the Executive Committee of Trustees which arise through resignation or termination during the year can be filled from the membership and such an appointee completes the term of service of the member he or she is replacing and is eligible for re-election at the next Annual General Meeting.</p>

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	WORCESTER AREA GROUP U3A
Other name the charity uses	Worcester u3a
Registered charity number	702588

Charity's principal address	40 Arundel Drive Worcester WR5 2HU
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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)
Beryl CURTIS	Membership Secretary	To 26th March 2025	
Pat DAVIS	Social Secretary		
Adie DITCHBURN	Groups Co-ordinator	To 26th March 2025	
Fern LANGDON	Publicity & Development		
Claire LUCAS	Web Editor	To 26th March 2025	
Ann PATTERSON	Secretary		
Helen RENDELL	Web Editor	From 26 th March 2025	
Jean ROBB	Treasurer		
Christine SCOTT	Chair	From 26 th March 2025	
Debbie SPOONER	News Editor	To 26 th March 2025	

	Membership Secretary	From 26 th March 2025	
Stephen THORNEYCROFT	Vice-chair	To 26 th March 2025	
Stewart WHITE	Vice Chair & Groups Co-ordinator	From 26 th March 2025	
Janet WILSON	Asst. Treasurer		

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)

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

Position	Chair	Secretary
Full Name	<u>Christine Scott</u>	<u>ANN HARAWE PATTERSON</u>
Signature	<u>C. Scott</u>	<u></u>
Date	<u>11/2/2026</u>	<u>11/2/2026</u>

Appendix 2- Independent Examiner's Report

Independent Examiner's Report to the Members/Trustees of the University of the Third Age Worcester Area Group - Charity Number 0702588

I report on the accounts for the year ended 31st July 2025.

Respective responsibilities of the Trustees and the Independent Examiner

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 Commissioners section 145(5)(b) of the 2011 Act and
- State whether any particular matters have come to my attention

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention (other than those disclosed below)

1. Which give 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; or
 - To prepare accounts which accord with these accounting records 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



Ian Smith

Pershire

21 January 2026

WORCESTER AREA GROUP U3A

England & Wales - Charity number 702588

Accounts



Trustees' Annual Report for the period

From 1 August 2023 To 31 July 2024 Charity name:

WORCESTER AREA GROUP U3A

Charity registration number: 702588

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 in Worcester 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	<p>Education and transfer of skills occurs through shared learning, actively involving members to improve their knowledge, skills and wellbeing.</p> <p>Members may join a variety of interest groups, generally meeting fortnightly, offering a range of subjects facilitated by volunteers who give their time freely.</p> <p>Members may also participate in other learning opportunities offered by Third Age Trust, West Midlands u3a Region, and Cotswold u3a Link network.</p> <p>A members' newsletter is published regularly throughout the year and circulated to members either in paper copy or by email.</p> <p>Worcester Area Group u3a supports an active programme of trips and events organised by interest groups and the Trustees for the benefit of members.</p> <p>Meetings open to all members are regularly held with speakers from a wide variety of backgrounds and interests. These meetings are open to older and retired members of the public in line with the charitable purpose of Worcester Area Group U3A.</p>

		Information for members and the public is available from the Worcester Area Group u3a website.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard of the Charity Commission guidance on public benefit in meeting the charitable Object of Worcester Area Group u3a to the benefit of members and in publicising its activities to the wider public of those no longer in full-time employment.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
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Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	

<p>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.</p>	<p>Para 1.20</p>	<p>Worcester Area Group u3a continues to serve the wider community and during 2023-2024 attracted 193 new members, This was an improvement over the previous year. Membership remains at a lower level (961 for all membership classes) compared with pre-pandemic numbers (1,066).</p> <p>102 groups covering a full range of activities and interests met over the year (2022-2023) 92 groups).</p>
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		<p>Concessionary membership was 3 Concessionary rates continue to be available and are publicised alongside membership information.</p> <p>Open meetings and introductory sessions are offered to potential members and new opportunities for publicising the work of Worcester Area Group u3a are actively sought. Supported by a group website and word of mouth, Worcester Area Group u3a holds an annual open day at which a large number of interest groups and activities are represented, and attends local shows to introduce our u3A to the wider public.</p>
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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	<p>Accounts are prepared on the basis of Receipts and Payments.</p> <p>Total income for the year was £53,890 (2022-23 was £63,475). Overall subscriptions increased by nearly £5,000 due to membership growth and subscription increases, whilst the number of members going on walking tours was down. All events are planned to be cash neutral and should have no positive or negative effect on Worcester Area Group total funds.</p> <p>A net deficit of £2,921 was recorded for the year. Total funds at 31 July 2023 amounted to £45,856 (all unrestricted).</p> <p>Worcester Area Group u3a regularly updates financial forecasts and is in a strong financial position to deal with the expected increase in costs resulting from the present economic climate and still support the cost of activities and the start-up of new groups.</p>
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The General Reserves Policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full. General Reserves exclude Trips & Events and Coxon legacy funds.</p> <p>Reserves are held to meet: day-to-day commitments in the face of unexpected fluctuations in income and expenditure; fees due retrospectively to Third Age Trust; and, costs incurred in the event of the dissolution of Worcester Area Group U3A.</p> <p>Events and trips are expected to be self financing and a contingency of £500 is held within the Events fund to cover unexpected shortfalls.</p> <p>There is no reserve policy for the Coxon legacy fund which is applied on direction of the Trustees for the benefit of the wider membership and which will close once the fund has been spent.</p>
Amount of reserves held	Para 1.22	<p>General funds amounted to £24,140 at the end of July 2024. excluding £19,054 held in the Coxon Legacy fund and £2,662 in the Events fund.</p> <p>Within these funds we maintain a minimum reserve in the General fund equal to the reserve policy, in 2024-2025 this is £14,000 and a contingency of £500 in the events fund.</p>

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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:

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A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
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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	

		<p>The Executive Committee consists of between 5 and 14 members: 4 honorary officers, and between 1 and 10 members elected at the Annual General Meeting.</p> <p>The Trustees may in addition appoint not more than 2 co-opted members who have full voting rights and tenure until the next Annual General Meeting.</p> <p>Vacancies on the Executive Committee of Trustees which arise through resignation or termination during the year can be filled from the membership and such an appointee completes the term of service of the member he or she is replacing and is eligible for re-election at the next Annual General Meeting.</p>
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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	WORCESTER AREA GROUP U3A
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Other name the charity uses	Worcester u3a
Registered charity number	702588

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Charity's principal address	3 Lion Court, Worcester. WR1 1UT

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)
Beryl CURTIS			
Pat DAVIS			
Adie DITCHBURN			
Claire LUCAS			
Fern O'BRIEN			
Ann PATTERSON	Secretary	From 25 October 2023	
Jean ROBB	Treasurer		
Stephen THORNEYCROFT	Vice-chair		
Janet WILSON			
Debbie SPOONER		From 1 st April 2024	
Stephanie Bell		To 15 th August 2023	

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

Director name		
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Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

7

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

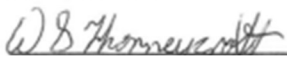

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the Charity's trustees

Position	Vice Chair	Secretary
Full Name	<u>WILLIAM STEPHEN THORNEYCROFT</u>	<u>ANN LARAINA PATTERSON</u>
Signature	<u></u>	<u></u>

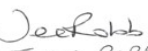
Statement of Financial Activities 1st August 2023 to 31st July 2024


	General Fund	Coxon Legacy Fund	Events Fund	Total	Previous Year Total	Main Movement
	2023-24	2023-24	2023-24	2023-24	2022-2023	s
	£	£	£	£	£	
INCOME:						
Annual Subscriptions	36,108	0	0	36,108	31,170	4,938 Membership up from 869 to 917 (5.5%); subs up 5.7% (std), 8.5% (stc)
Trips & Events	0	0	13,785	13,785	27,252	-13,467 Walking Tour numbers down
Donations & Grants	1,315	1,000	0	2,315	332	1,983 Charities Trust & TAT Grants; Riviera Travel donations
Groups - Members' monies	0	0	936	936	808	128
Interest Received	504	241	0	746	253	493
Gift Aid	0	0	0	0	3,660	-3,660 HMRC has not paid February 2022-23 claim
TOTAL INCOME	37,927	1,241	14,721	53,890	63,475	-9,585
EXPENDITURE:						
Events programme - Room hire	631	0	0	631	312	319
Events programme - Refreshments	569	0	0	569	351	219
Events programme - Speaker Fees	373	0	0	373	495	-122
Publicity	337	0	0	337	343	-6
Third Age Matters	-241	0	0	-241	1,993	-2,234 Members switched from paper to online magazine
Development Expenditure	1,670	0	0	1,670	3,493	-1,823
Groups - Room hire	32,934	1,135	0	34,069	26,373	7,696 Advance payments to Libraries (£2,300), new groups (£4,000)
Trips & Events	0	0	12,821	12,821	27,469	-14,648 Walking Tour numbers down
Groups - Members' monies	0	0	665	665	886	-221
Groups - Licences	119	0	0	119	162	-43
Activities Expenditure	33,053	1,135	13,486	47,674	54,890	-7,216
Third Age Trust membership fees	3,516	0	0	3,516	3,440	76
Third Age Trust Beacon System	906	0	0	906	891	15
Hire of Rooms - non groups	612	0	0	612	243	369
PayPal & CardNet Commission	384	0	0	384	412	-28
Miscellaneous Expenses	331	1,243	0	1,574	361	1,213 Elizabeth Coxon Memorial Bench
Postage, Printing, Telephone & Stationery	255	0	0	255	699	-444
Independent Examination	150	0	0	150	150	0
Equipment	70	0	0	70	733	-662 No new equipment
Administration Expenditure	6,224	1,243	0	7,467	6,928	539
TOTAL EXPENDITURE	40,946	2,378	13,486	56,811	65,311	-8,501
TOTAL NET MOVEMENT IN FUNDS	-3,019	-1,137	1,235	-2,921	-1,837	
Transfers between Funds	416	0	-416	0	0	
Funds brought forward	26,743	20,191	1,843	48,777	50,614	
TOTAL FUNDS CARRIED FORWARD	24,140	19,054	2,662	45,856	48,777	

BALANCES AT 31st JULY

	General Fund	Coxon Legacy Fund	Events Fund	Total Funds	Total Funds
		(Designated Fund)	(Designated Fund)	Unrestricted	Unrestricted
	31/07/2024	31/07/2024	31/07/2024	31/07/2024	31/07/2023
	£	£	£	£	£
PayPal & Current account	100	0	0	100	100
Deposit Account - General Funds	22,879	0	0	22,879	25,585
Cash at Bank - General Account	1,160	0	0	1,160	1,057
Deposit Account - Coxon Legacy	0	19,054	0	19,054	20,191
Cash at Bank - Events Account	0	0	2,143	2,143	1,450
Cash in Hand - Groups' Monies	0	0	520	520	393
TOTAL ASSETS	24,140	19,054	2,662	45,856	48,777
CURRENT LIABILITIES					
Creditors	0	0	0	0	0
TOTAL NET ASSETS	24,140	19,054	2,662	45,856	48,777

Signed on behalf of the Trustees:

SIGNATURE 
NAME JEAN ROBB
POSITION TREASURER
Date 17.4.2025

SIGNATURE 
NAME ANN PATTERSON
POSITION SECRETARY
Date 17/4/2025

Independent Examiner's Report to the members/trustees of the University of the Third Age Worcester Area Group Charity Number 0702588

I report on the accounts for the year ended 31st July 2024.

Respective responsibilities of the Trustees and Independent Examiner

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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

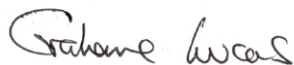
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention (other than those disclosed below)

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.



Grahame Lucas
17th December 2024

120, Laugherne Road,
St Johns
Worcester.
WR2 5LT

WORCESTER AREA GROUP U3A

England & Wales - Charity number 702588

Accounts



Trustees' Annual Report for the period

From 1 August 2022

To 31 July 2023

Charity name: WORCESTER AREA GROUP U3A

Charity registration number: 702588

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 in Worcester 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	<p>Education and transfer of skills occurs through shared learning, actively involving members to improve their knowledge, skills and wellbeing.</p> <p>Members may join a variety of interest groups, generally meeting fortnightly, offering a range of subjects facilitated by volunteers who give their time freely.</p> <p>Members may also participate in other learning opportunities offered by Third Age Trust, West Midlands U3A Region, and Cotswold U3A Link network.</p> <p>A members' newsletter is published regularly throughout the year and circulated to members either in paper copy or by email.</p> <p>Worcester Area Group U3A supports an active programme of trips and events organised by interest groups and the Trustees for the benefit of members.</p> <p>Meetings open to all members are regularly held with speakers from a wide variety of backgrounds and interests. These meetings are open to older and retired members of the public in line with the charitable purpose of Worcester Area Group U3A.</p>

		Information for members and the public is available from the Worcester Area Group U3A website.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard of the Charity Commission guidance on public benefit in meeting the charitable Object of Worcester Area Group U3A to the benefit of members and in publicising its activities to the wider public of those no longer in full-time employment.

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>Worcester Area Group U3A continues to serve the wider community and during 2022-2023, attracted 149 new members, including 16 members from neighbouring U3As. This was an improvement over the previous year (118 new members). Membership remains at a lower level (903, all membership classes) compared with pre-pandemic numbers (1,066).</p> <p>92 groups covering a full range of activities and interests met over the year (2020-2021 87 groups).</p> <p>Daytrips and a walking holiday remained popular, with the number of members</p>

		<p>participating increasing as the year progressed. Spaces on trips not taken by Worcester Area Group U3A members were offered to neighbouring U3As with success.</p> <p>Attendance at meetings open to all members and non-members towards the end of 2021-2022 was poor and meetings took place online during 2022-2023 resulting in a significant cost saving and an improved level of participation.</p> <p>Concessionary membership was made available for the first time in 2022-2023. Take up has been below expectations. Concessionary rates continue to be available and are publicised alongside membership information.</p> <p>Open meetings and introductory sessions are offered to potential members and new opportunities for publicising the work of Worcester Area Group U3A are actively sought. Supported by a poster campaign and word of mouth, Worcester Area Group U3A holds an annual open day at which a large number of interest groups and activities are represented, and attends local shows to introduce our U3A to the wider public.</p>
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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

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>Accounts are prepared on the basis of Receipts and Payments.</p> <p>Total income for the year increased to £63,475 (2021-2022 £47,264) reflecting both increased membership subscriptions and payments for a larger number of trips and tours arranged by Worcester Area Group U3A.</p> <p>As budgeted, a net deficit of £1,837 was recorded for the year. Total funds at 31 July 2023 amounted to £48,777 (all unrestricted).</p> <p>Worcester Area Group U3A regularly updates financial forecasts and is in a strong financial position to deal with the expected increase in costs resulting from the present economic climate and still support the cost of activities and the start-up of new groups.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>The General Reserves Policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full. General Reserves exclude Trips & Events and Coxon legacy funds.</p> <p>Reserves are held to meet: day-to-day commitments in the face of unexpected fluctuations in income and expenditure; fees due retrospectively to Third Age Trust; and, costs incurred in the event of the dissolution of Worcester Area Group U3A.</p> <p>Events and trips are expected to be self-financing and a contingency of £500 is held within the Events fund to cover unexpected shortfalls.</p> <p>There is no reserve policy for the Coxon legacy fund which is applied on direction of the Trustees for the benefit of the wider membership and which will close once the fund has been spent.</p>
<p>Amount of reserves held</p>	<p>Para 1.22</p>	<p>General funds amounted to £26,743 at the end of July 2023. excluding £20,191 held in the Coxon Legacy fund and £1,843 in the Events fund.</p> <p>Within these funds we maintain a minimum reserve in the General fund equal to the reserve policy, in 2023-2024 this is</p>

		£14,158, and a contingency of £500 in the Events fund.
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	
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.
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	At the Annual General Meeting members elect four honorary officers: a Chairman, a Vice-chairman or Vice-chairmen, a Secretary, and a Treasurer who hold office from the conclusion of that meeting. A President may also be elected if the creation of such a post has been agreed at a General Meeting.

		<p>The Executive Committee consists of between 5 and 14 members: 4 honorary officers, and between 1 and 10 members elected at the Annual General Meeting.</p> <p>The Trustees may in addition appoint not more than 2 co-opted members who have full voting rights and tenure until the next Annual General Meeting.</p> <p>Vacancies on the Executive Committee of Trustees which arise through resignation or termination during the year can be filled from the membership and such an appointee completes the term of service of the member he or she is replacing and is eligible for re-election at the next Annual General Meeting.</p>
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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	WORCESTER AREA GROUP U3A
Other name the charity uses	Worcester u3a
Registered charity number	702588

Charity's principal address	3 Lion Court Worcester WR1 1UT

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	Stephanie BELL	Secretary	From 22 March 2023 To 15 August 2023	
2	Brian CULLIS		To 14 December 2022	
3	Tricia CURRIE			
4	Beryl CURTIS			
5	Pat DAVIS			
6	Adie DITCHBURN			
7	Claire LUCAS			
8	Fern O'BRIEN			
9	Richard OSLER	Secretary	To 22 March 2023	
10	Ann PATTERSON	Secretary	From 25 October 2023	
11	Jean ROBB	Treasurer		
12	Christine SHEPPARD		To 22 March 2023	
13	Stephen THORNEYCROFT	Vice-chair		
14	Laurence WALE	Chair		
15	Maitland WESTBROOK	Vice-chair	To 17 August 2022	
16	Janet WILSON		From 22 March 2023	
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)	Ann PATTERSON	Laurence WALE
Position (eg Secretary, Chair, etc)	Secretary	Chair

Date

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Worcester Area Group u3a

Registered Charity No. 702588

Prepared 8 August 2023

Statement of Financial Activities 1st August 2022 to 31st July 2023

	General Fund 2022-23 £	Coxon Legacy Fund 2022-23 £	Events Fund 2022-23 £	Total 2022-23 £	Previous Year Total 2021-22 £
INCOME:					
Annual Subscriptions	31,170	0	0	31,170	25,736
Interest Group receipts	0	0	808	808	585
Cash held by Interest Groups B/F	0	0	0	0	1,157
Trips & Events	0	0	27,252	27,252	17,674
Gift Aid	3,660	0	0	3,660	1,830
Donations & Grants	332	0	0	332	276
Interest Received	160	92	0	253	6
TOTAL INCOME	35,322	92	28,060	63,475	47,264
EXPENDITURE:					
Hire of Rooms - Events programme	216	96	0	312	505
Speaker Fees	445	100	0	545	1,155
Refreshments Purchased	332	19	0	351	160
Publicity	343	0	0	343	51
Third Age Magazine	1,993	0	0	1,993	1,701
Development Expenditure	3,329	215	0	3,543	3,573
Hire of Rooms - groups	25,151	1,222	0	26,373	19,566
Interest Group payments	0	0	886	886	690
Groups - Licences	162	0	0	162	869
Trips & Events	0	0	27,419	27,419	17,355
Activities Expenditure	25,313	1,222	28,305	54,840	38,480
Postage, Printing, Telephone & Stationery	699	0	0	699	689
Miscellaneous Expenses	351	10	0	361	498
PayPal & CardNet Commission	412	0	0	412	377
Beacon System Costs	891	0	0	891	837
Hire of Rooms - non groups	243	0	0	243	212
Independent Examination	150	0	0	150	150
Third Age Trust membership	3,440	0	0	3,440	3,268
Equipment	733	0	0	733	128
Administration Expenditure	6,918	10	0	6,928	6,158
TOTAL EXPENDITURE	35,560	1,446	28,305	65,311	48,211
TOTAL NET MOVEMENT IN FUNDS	-238	-1,354	-245	-1,837	-947
Transfers between Funds	286	0	-286	0	0
Funds brought forward	26,695	21,545	2,374	50,614	51,561
TOTAL FUNDS CARRIED FORWARD	26,743	20,191	1,843	48,777	50,614

Worcester Area Group u3a

Registered Charity No. 702588

Prepared 8 August 2023

BALANCES AT 31st JULY

	General Fund	Coxon Legacy Fund (Designated Fund)	Events Fund (Designated Fund)	Total Funds Unrestricted	Total Funds Unrestricted
	31/07/2023	31/07/2023	31/07/2023	31/07/2023	31/07/2022
	£	£	£	£	£
PayPal & Current account	100	0	0	100	272
Deposit Account - General Funds	25,585	0	0	25,585	24,425
Cash at Bank - General Account	1,057	0	0	1,057	1,998
Deposit Account - Coxon Legacy	0	20,191	0	20,191	21,545
Cash at Bank - Events Account	0	0	1,450	1,450	1,725
Cash in Hand - Groups' Monies	0	0	393	393	649
TOTAL ASSETS	26,743	20,191	1,843	48,777	50,614
CURRENT LIABILITIES					
Creditors	0	0	0	0	0
TOTAL NET ASSETS	26,743	20,191	1,843	48,777	50,614

Signed on behalf of the Trustees:

SIGNATURE:

NAME: Jean ROBB

POSITION: Treasurer

DATE:

SIGNATURE:

NAME: Laurence WALE

POSITION: Chair

DATE:

2022-2023 Movement from prior year

	Total 2022-23 £	Previous Year Total 2021-22 £	Main Movments	
INCOME:				
Annual Subscriptions	31,170	25,736	5,434	More members, higher fees
Interest Group receipts	808	585		
Cash held by Interest Groups B/F	0	1,157	-1,157	Prior year recognises cash collected historically
Trips & Events	27,252	17,674	9,578	More activity
Gift Aid	3,660	1,830	1,830	Higher subscription fees in prior year
Donations & Grants	332	276		
Interest Received	253	6		
TOTAL INCOME	63,475	47,264	16,211	
EXPENDITURE:				
Hire of Rooms - Events programme	312	505		
Speaker Fees	545	1,155		
Refreshments Purchased	351	160		
Publicity	343	51		
Third Age Magazine	1,993	1,701		
Development Expenditure	3,543	3,573	-30	
Hire of Rooms - groups	26,373	19,566	6,807	Full group and Coxon Summer programmes
Interest Group payments	886	690		
Groups - Licences	162	869		
Trips & Events	27,419	17,355	10,064	More activity
Activities Expenditure	54,840	38,480	16,360	
Postage, Printing, Telephone & Stationery	699	689		
Miscellaneous Expenses	361	498		
PayPal & CardNet Commission	412	377		
Beacon System Costs	891	837		
Hire of Rooms - non groups	243	212		
Independent Examination	150	150		
Third Age Trust membership	3,440	3,268		
Equipment	733	128		
Administration Expenditure	6,928	6,158	770	
TOTAL EXPENDITURE	65,311	48,211	17,100	
TOTAL NET MOVEMENT IN FUNDS	-1,837	-947		
Transfers between Funds	0	0		
Funds brought forward	50,614	51,561		
TOTAL FUNDS CARRIED FORWARD	48,777	50,614		

Worcester Area Group u3a

Registered Charity No. 702588

Prepared 8 August 2023

Statement of Financial Activities 1st August 2022 to 31st July 2023

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Worcester Area Group u3a

Registered Charity No. 702588

Prepared 8 August 2023

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CURRENT LIABILITIES					
Creditors	0	0	0	0	0
TOTAL NET ASSETS	26,743	20,191	1,843	48,777	50,614

Signed on behalf of the Trustees:

SIGNATURE:

NAME: Jean ROBB

POSITION: Treasurer

DATE:

SIGNATURE:

NAME: Laurence WALE

POSITION: Chair

DATE:

2022-2023 Movement from prior year

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Postage, Printing, Telephone & Stationery	699	689		
Miscellaneous Expenses	361	498		
PayPal & CardNet Commission	412	377		
Beacon System Costs	891	837		
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Independent Examination	150	150		
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Administration Expenditure	6,928	6,158	770	
TOTAL EXPENDITURE	65,311	48,211	17,100	
TOTAL NET MOVEMENT IN FUNDS	-1,837	-947		
Transfers between Funds	0	0		
Funds brought forward	50,614	51,561		
TOTAL FUNDS CARRIED FORWARD	48,777	50,614		

WORCESTER AREA GROUP U3A

England & Wales - Charity number 702588

Accounts



Trustees' Annual Report for the period

From: Period start date 1 August 2021

To: Period end date 31 July 2022

Charity name: WORCESTER AREA GROUP U3A

Charity registration number: 702588

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 in Worcester 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	<p>Education and transfer of skills occurs through shared learning, actively involving members to improve their quality of life and wellbeing.</p> <p>Members may join a variety of interest groups, generally meeting fortnightly, offering a range of subjects facilitated by volunteers who give their time freely.</p> <p>Worcester Area Group U3A also supports trips and events organised by interest groups for the benefit of members.</p> <p>Meetings open to all members are regularly held with speakers from a wide variety of backgrounds and interests.</p> <p>Members may also participate in other learning opportunities offered by Third Age Trust, West Midlands U3A region, and Cotswold U3A Link network.</p> <p>A members' newsletter is published regularly throughout the year and circulated to members either in paper copy or by email.</p> <p>Information for members and the public is available from the Worcester Area Group U3A website.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity	Para 1.18	The Trustees have regard of the Charity Commission guidance on public benefit in meeting the charitable Object of Worcester Area Group U3A to the benefit of members and in publicising its activities to the wider

Commission on public benefit		public of those no longer in full-time employment.
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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>With the end of the national COVID-19 lockdowns, in-person activities were able to resume in September 2021.</p> <p>Worcester Area Group U3A continues to serve the wider community and during 2021-2022, attracted 118 new members, including 23 Guest members mostly from neighbouring U3As. This was an improvement on the previous year (25 new members), although well below the level seen before the pandemic (2018-2019 226 new members).</p> <p>Although most indoor meetings were suspended in January and February 2022 due to a resurgence in COVID-19 cases, 84 groups covering a full range of activities were able to meet over the year (2020-2021 35 groups).</p> <p>Given the continuing pandemic, the programme of two-weekly presentation meetings alternated between meeting in-person and online. Online meetings have been well-attended and serve members who are not able to attend in-person meetings.</p> <p>With the lifting of travel restrictions, members' trips and walking holidays were able to restart and remain popular.</p>

		To broaden the community served, concessionary membership has been made available for the 2022-2023 year.
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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	<p>Accounts are prepared on the basis of Receipts and Payments.</p> <p>Membership subscriptions, reduced in the 2020-2021 financial year, were increased to near pre-pandemic levels in line with the expected level of activity.</p> <p>Total income for the year increased from £28,045 to £47,264 reflecting both increased membership subscriptions and payments for trips and travel arranged by Worcester Area Group U3A.</p> <p>Worcester Area Group U3A recorded a net deficit of £947 for the year. Unrestricted funds at 31 July 2021 amounted to £50,614.</p> <p>We regularly update our financial forecasts and are confident in being able to deal with the expected increase in costs resulting from the inflationary situation and still support the start-up costs of new group activities.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The General Reserves Policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full. General</p>

		<p>Reserves exclude Trips & Events and Coxon legacy funds.</p> <p>Reserves are held to meet: day-to-day commitments in the face of unexpected fluctuations in income and expenditure; fees due retrospectively to Third Age Trust; and, costs incurred in the event of the dissolution of Worcester Area Group U3A</p> <p>Events and trips are expected to be self-financing and a contingency of £500 is held within the Events and Trips fund to cover unexpected shortfalls.</p>
Amount of reserves held	Para 1.22	<p>Excluding £ 21,545 held in the Coxon Legacy fund and £2,374 in the Events & Trips fund, General funds amounted to £26,695 at the end of July 2022.</p> <p>The Trustees have prepared the budget for 2022-2023 based on maintaining a minimum General fund in line with the General reserve policy.</p>
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	
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
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Worcester Area Group U3A is an 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	<p>At the Annual General Meeting members elect four honorary officers: a Chairman, a Vice-chairman or Vice-chairmen, a Secretary, and a Treasurer who hold office from the conclusion of that meeting. A President may also be elected if the creation of such a post has been agreed at a General Meeting.</p> <p>The Executive Committee consists of between 5 and 14 members: 4 honorary officers, and between 1 and 10 members elected at the Annual General Meeting.</p> <p>The Trustees may in addition appoint not more than 2 co-opted members who have full voting rights and tenure until the next Annual General Meeting.</p> <p>Vacancies on the Executive Committee of Trustees which arise through resignation or termination during the year can be filled from the membership and such an appointee completes the term of service of the member he or she is replacing and is eligible for re-election at the next Annual General Meeting.</p>

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		
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Reference and Administrative details

Charity name	WORCESTER AREA GROUP U3A
Other name the charity uses	Worcester U3A
Registered charity number	702588
Charity's principal address	3 Lion Court Worcester WR1 1UT

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	Denis COMPTON		Until 23 March 2022	
2	Brian CULLIS		Until 14 December 2022	
3	Patricia CURRIE			
4	Beryl CURTIS		From 23 March 2022	
5	Pat DAVIS		From 21 July 2022	
6	Adrian DITCHBURN			
7	Claire LUCAS			
8	Fern O'BRIEN		From 26 May 2022	
9	Richard OSLER	Secretary & Vice-chair (Vice-chair until 23 March 2022)		
10	Jean ROBB	Treasurer		
11	Ruth SAUNDERS		Until 23 March 2022	
12	Christine SHEPPARD			
13	Stephen THORNEYCROFT	Vice-Chair	From 23 March 2022	
14	Pamela VERNON		Until 23 February 2022	
15	Laurence WALE	Chair		
16	Maitland WESTBROOK	Vice-chair	From 23 March 2022 Until 17 August 2022	

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

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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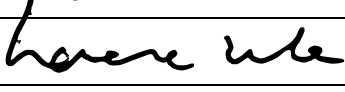

Other optional information

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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)	Laurence Wale	Richard Osler
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	22-03-2023	

Worcester Area Group u3a
Registered Charity No. 702588


Statement of Financial Activities 1st August 2021 to 31st July 2022


	General Fund	Coxon Legacy Fund	Events Fund	Total	Previous Year
	2021-22	2021-22	2021-22	2021-22	2020-21
	£:p	£:p	£:p	£:p	£:p
INCOME					
Annual Subscriptions	25,736.00	0.00	0.00	25,736.00	12,354.00
Cash held by Interest Groups B/F	0.00	0.00	1,157.18	1,157.18	0.00
Gift Aid	1,829.60	0.00	0.00	1,829.60	5,002.05
Interest Group receipts	0.00	0.00	585.20	585.20	0.00
Interest Received	3.78	2.24	0.00	6.02	5.73
Other Income	275.82	0.00	0.00	275.82	0.00
Refreshments sales	0.00	0.00	0.00	0.00	24.50
Trips & Walking Tours	0.00	0.00	17,673.90	17,673.90	10,659.00
Total Income	27,845.20	2.24	19,416.28	47,263.72	28,045.28
GENERAL EXPENDITURE					
Equipment	79.30	48.47	0.00	127.77	617.54
Groups - Licences	869.32	0.00	0.00	869.32	2,276.38
Hire of Rooms - groups	19,205.95	359.75	0.00	19,565.70	1,273.70
Hire of Rooms - Main Meeting	387.51	117.88	0.00	505.39	62.39
Hire of Rooms - non groups	211.75	0.00	0.00	211.75	19.03
Interest Group payments	0.00	0.00	689.86	689.86	0.00
Refreshments Purchased	160.42	0.00	0.00	160.42	0.00
Speaker Fees	929.60	225.00	0.00	1,154.60	990.00
Third Age Trust	3,328.00	0.00	0.00	3,328.00	2,891.50
Trips & Walking Tours	0.00	0.00	17,354.76	17,354.76	10,646.00
Total General Expenditure	25,171.85	751.10	18,044.62	43,967.57	18,776.54
ADMINISTRATION EXPENSES					
Beacon System Costs & Third Age Magazine	2,537.94	0.00	0.00	2,537.94	2,269.36
Independent Examination	150.00	0.00	0.00	150.00	150.00
Miscellaneous Expenses	437.83	0.00	0.00	437.83	215.81
PayPal Commission	376.92	0.00	0.00	376.92	233.61
Postage & Telephone	229.54	0.00	0.00	229.54	425.62
Printing and Stationery	459.57	0.00	0.00	459.57	407.84
Publicity	51.49	0.00	0.00	51.49	92.98
Total Administration Expenses	4,243.29	0.00	0.00	4,243.29	3,795.22
TOTAL NET MOVEMENT IN FUNDS	(1,569.94)	(748.86)	1,371.66	(947.14)	5,473.52
TOTAL FUNDS BROUGHT FORWARD	28,264.54	22,294.13	1,002.19	51,560.86	46,087.34
TOTAL FUNDS CARRIED FORWARD	26,694.60	21,545.27	2,373.85	50,613.72	51,560.86

Worcester Area Group u3a
Registered Charity No. 702588

Balance as at 31st July 2022

	Total Funds as at 31/07/2022 £:p	Total Funds as at 31/07/2021 £:p
CURRENT ASSETS		
Payments in Advance	0.00	0.00
Deposit Account - General Funds	24,424.74	26,020.96
Deposit Account - Coxon Legacy	21,545.27	22,294.13
PayPal and Current account	271.55	56.97
Cash at Bank - Events Account	1,725.31	1,002.19
Cash at Bank - General Account	1,998.31	2,186.61
Cash in Hand - Groups' Monies	648.54	0.00
Total Assets	<u>50,613.72</u>	<u>51,560.86</u>
CURRENT LIABILITIES		
Creditors	<u>0.00</u>	<u>0.00</u>
TOTAL NET ASSETS	<u>50,613.72</u>	<u>51,560.86</u>
REPRESENTED BY		
Unrestricted		
General Fund	26,694.60	28,264.54
Coxon Legacy Fund (Designated)	21,545.27	22,294.13
Events Fund (Designated)	2,373.85	1,002.19
Total Funds	<u>50,613.72</u>	<u>51,560.86</u>


TREASURER


CHAIR
22-03-2023

Independent Examiner's Report to the members/trustees of the University of the Third Age Worcester Area Group Charity Number 0702588

I report on the accounts for the year ended 31st July 2022.

Respective responsibilities of the Trustees and Independent Examiner

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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

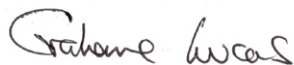
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention (other than those disclosed below)

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.



Grahame Lucas
26th October 2022

120, Laugherne Road,
St Johns
Worcester.
WR2 5LT

WORCESTER AREA GROUP U3A

England & Wales - Charity number 702588

Accounts



Trustees' Annual Report for the period

From: Period start date 1 August 2020

To: Period end date 30 July 2021

Charity name: WORCESTER AREA GROUP U3A

Charity registration number: 702588

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 in Worcester 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	<p>Education and transfer of skills occurs through shared learning, actively involving members to improve their quality of life and wellbeing.</p> <p>Members may join a variety of interest groups, generally meeting fortnightly, offering a range of subjects facilitated by volunteers who give their time freely.</p> <p>Worcester Area Group U3A also supports trips and events organised by interest groups for the benefit of members.</p> <p>Meetings open to all members are regularly held with speakers from a wide variety of backgrounds and interests.</p> <p>Members may also participate in other learning opportunities offered by Third Age Trust, West Midlands Region U3A network, and Cotswold Link U3A network.</p> <p>A members' newsletter is published regularly throughout the year and circulated to members either in paper copy or by email.</p> <p>Information for members and the public is available from the Worcester Area Group U3A website.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity	Para 1.18	The Trustees have regard of the Charity Commission guidance on public benefit in meeting the charitable Object of Worcester Area Group U3A to the benefit of members and in publicising its activities to the wider

Commission on public benefit		public of those no longer in full-time employment.
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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>As a consequence of the COVID-19 pandemic, activities were curtailed over the year falling from around 80 interest groups in 2019-2020 that met indoors to 35 groups meeting online in 2020-2021.</p> <p>Interest groups meeting outside were able to continue for most of the 2020-2021 year, albeit with restricted numbers of members participating.</p> <p>Regular online meetings open to all members continued to run through this period and efforts to broaden the range of activities available online have continued.</p> <p>The Trustees are mindful of the benefit of the activities provided by Worcester Area Group U3A and, wherever possible, to include members who have not participated online or in groups meeting outside.</p> <p>Members have been kept abreast of developments and learning opportunities through an increased frequency of newsletters and, where appropriate, through personal contact.</p> <p>Worcester Area Group U3A has remained open to new members throughout the COVID-19 pandemic.</p> <p>To broaden the involvement of members in decision-making, at the Annual General Meeting in March 2021, changes to the governing document were presented to and</p>

		approved by the membership to permit future General Meetings to employ proxies and to provide the option of such meetings being held online.
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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	<p>Accounts are prepared on the basis of Receipts and Payments.</p> <p>In response to the pandemic, the membership year was extended from the end of August to 1 January 2021 and subscription fees reduced in line with the lower level of activities that could be provided.</p> <p>Membership fell from 1,066 at the end of July 2020 to 819 at the end of July 2021 due to a lower proportion of members renewing their membership and fewer new members joining.</p>
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		<p>Members from neighbouring U3As benefitting from activities provided by Worcester Area Group U3A also fell over the same period from 33 to 16.</p> <p>Costs were lower than in previous years as activities were curtailed and meetings mostly took place online rather than in hired venues. No trips or events took place during the year.</p> <p>Total income for the year fell to £28,045 and costs were in line with the reduction in income.</p> <p>Worcester Area Group U3A recorded a net surplus of £5,474 for the year and net unrestricted funds as at 31 July 2021 amounted to £51,561 leaving Worcester Area group U3A in a strong financial position.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The General Reserves Policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full. General Reserves exclude Trips & Events and Coxon legacy funds.</p> <p>Reserves are held to meet: day-to-day commitments in the face of unexpected fluctuations in income and expenditure; fees due retrospectively to Third Age Trust; and, costs incurred in the event of the dissolution of Worcester Area Group U3A</p> <p>Events and trips are expected to be self-financing and a contingency is held within the Events and Trips fund to cover unexpected shortfalls.</p>
Amount of reserves held	Para 1.22	<p>Given the extraordinary circumstances and the reduced level of activities during the year resulting from the COVID-19 pandemic, the Trustees have prepared the budget for 2021-2022 based on maintaining a General reserve of £14,288.</p> <p>A contingency of £500 is maintained within the Events and Trips fund.</p>
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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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	
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
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Worcester Area Group U3A is an 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	<p>At the Annual General Meeting members elect four honorary officers: a Chairman, a Vice-chairman or Vice-chairmen, a Secretary, and a Treasurer who hold office from the conclusion of that meeting. A President may also be elected if the creation of such a post has been agreed at a General Meeting.</p> <p>The Executive Committee consists of between 5 and 14 members: 4 honorary officers, and between 1 and 10 members elected at the Annual General Meeting.</p> <p>The Trustees may in addition appoint not more than 2 co-opted members who have full voting rights and tenure until the next Annual General Meeting.</p> <p>Vacancies on the Executive Committee of Trustees which arise through resignation or termination during the year can be filled from the membership and such an appointee completes the term of service of</p>

		the member he or she is replacing and is eligible for re-election at the next Annual General Meeting.
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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	WORCESTER AREA GROUP U3A
Other name the charity uses	Worcester U3A
Registered charity number	702588
Charity's principal address	3 Lion Court Worcester WR1 1UT

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	Brigid AMOR		Until 6 December 2020	
2	Carolyn BARRETT		Until 17 March 2021	
3	Carolyn CLARKE		Until 17 March 2021	
4	Denis COMPTON			
5	Brian CULLIS		From 17 March 2021	
6	Patricia CURRIE		From 17 March 2021	
7	Adrian DITCBURN			

8	Ann KELLY	Treasurer		
9	Jane LONG			
10	Claire LUCAS		From 17 March 2021	
11	Richard OSLER	Secretary & from 24.03.2021 Vice- chair		
12	Jean ROBB		From 17 March 2021	
13	Alan RUSSELL	Chair	Until 17 March 2021	
14	Sue RUSSELL		Until 17 March 2021	
15	Ruth SAUNDERS			
16	Christine SHEPPARD		From 17 March 2021	
17	Laurence WALE	Vice-chair until 17.03.2021 Chair from 17.03.2021		
18	Pamela VERNON		From 17 March 2021	
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	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser Name Address

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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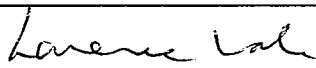
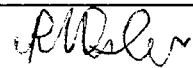
Other optional information

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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)	Laurence Wale	Richard Osler
Position (eg Secretary, Chair, etc)	Chair	Secretary

Date

23.03.2022



Worcester Area Group
(registered charity 702588)

2020-2021 Annual Report and Accounts

Chair's Report

Membership & activities

The Covid-19 pandemic again had a major impact on our activities during 2020-2021. In line with restrictions, activities were curtailed such that no in-person indoor groups were able to meet. Unsurprisingly, the number of active interest groups fell from around 80 indoor-type groups in 2019-2020 to 35, all taking place online.

Our outside Interest groups fared better and were able to continue for much of the year, albeit with restricted numbers of members participating.

One interesting development has been the demand for 'ultra' activities – longer and more strenuous walks and cycle rides. This may reflect the inactivity forced upon us by the restrictions of the lockdowns but perhaps also the beginning of a longer-term trend.

In previous years, members have been able to participate in upwards of a dozen trips to various destinations of interest. None took place during 2020-2021 but we were fortunate that one of the two walking holidays was able to go ahead.

Main Meetings took place online for the first time in September 2020 and given the excellent attendance, the programme was extended into July. Encouragingly, four of the speakers were from our u3a, showcasing the wealth of experience (and talent) we have amongst our own membership.

Given the uncertainty created by the Covid-19 pandemic, the 2019-2020 membership year was extended to the end of December 2020. A lower subscription level of £15 for all members was set for the 2020-2021 year, which ran from the beginning of January to the end of August 2021. Despite the lower subscription fee, membership fell from 1,066 at the end of 2019-2020 to 819.

In June 2021, we asked our members about restarting face-to-face groups that September. The survey was very well supported and showed a higher degree of optimism than a similar survey undertaken 12 months earlier. The results were invaluable in guiding decisions made by the Executive Committee ahead of the new 2021-2022 membership year.

Managing the future of Worcester u3a

Despite the signs that the worst of the pandemic might be behind us, we face substantial challenges. Over the past decade, the cost of venue hire has increased year-on-year at a substantially higher rate than inflation. This means that our expenditure on venue hire has risen from around half to well over three-quarters of our income.

To address this issue, the Executive Committee has introduced a number of changes to groups incurring venue costs:

We have introduced guidance on the typical hourly cost of venues based on the size of interest groups and the nature of their activity. This is to assist Group Leaders when selecting a suitable venue and will be supported by a database of venue-specific information, including facilities and accessibility.

We are funding a standard programme of 32 hours in a paid-for venue per year. If groups wish to meet for more than the standard 32 hours, those members will contribute to the additional cost through Additional Hours membership. At present this change affects members attending Bridge 1 (Duplicate), Bridge 2 (Rubber or Chicago), who have paid a higher subscription fee since 2013, and for the first time, Film Appreciation.

Whilst we have the benefit of the Elizabeth Coxon legacy, funds will continue to be made available to groups who wish to extend their standard meeting programme by up to 8 hours across the summer months.

Some groups have elected to meet online as an alternative to meeting face-to-face. This is a positive change and video conferencing licences are funded for any group that chooses to meet online rather than in-person.

We have moved our Main Meetings held in the more expensive of our two venues to the Warndon Hub and introduced a speaker programme that alternates between meeting in person and online. Meeting online gives us a wider choice of speakers and may, at times, be more convenient for members, notably during the winter months. These changes significantly reduce the cost of the Main Meeting programme.

From 2020-2021, we introduced a subscription fee for Guest members. This is available only to members from other u3as who join a single Worcester u3a interest group. This change brings us into line with the reciprocal arrangement for Cotswold Link u3as whereby Worcester u3a members are asked to contribute for each session when attending groups run by other u3as.

In addition to our increasing costs, the impact of the Covid-19 pandemic has led to a significant reduction in our membership. This was due both to fewer members who renewed and a substantial fall in the number of new members. To counter this, the Executive Committee has agreed to:

Broaden the role of the Publicity Secretary to include membership development (renamed Publicity & Development Secretary). The role includes both the recruitment of new members and the retention of existing members. Plans for recruitment events over the summer months are in hand.

Introduce a discounted subscription fee for new members who join during the summer. New members joining from the beginning of June 2022 will be asked to pay a full year's subscription but will benefit from up to a 15-month first membership year. This means that new members will not have to pay two subscription fees within a few months of each other and will allow us to capitalise on recruitment efforts over the summer.

However, despite these changes we do not foresee membership levels returning to the pre-pandemic level of over 1,000 any time soon.

Treasurer's Report

Review of 2020-2021

Our overall financial position at the end of 2020-21 shows an improvement on last year despite a 64% reduction in subscription income due to reduced membership and the lower annual subscription fee.

At the end of the financial year, total Funds were £51,561 (+ 12%). The General Fund increased by £5,537 benefitting from a Gift Aid contribution of £5,002 and lower than expected expenses, ending the year at £28,265. There was little movement in the Events (£1,002) and Coxon Legacy (£22,294) Funds due to severe restrictions on activity throughout the year.

Following a detailed financial review, there is a prior year adjustment of £4,033 between the General and Coxon Funds to reflect more accurately expenditure approved from the Coxon Legacy.

The Independent Examiner has brought no matters to the attention of the Executive Committee. The report is shown below.

In the light of the pandemic, the Executive Committee reviewed the policy on the reserve held in the General Fund. The reserve is required to meet day to day commitments and Third Age Trust fees in the face of unexpected fluctuations in income and expenditure.

Consistent with guidance issued by the Charity Commission, the reserve policy is set at an amount equivalent to 3 months' General Fund expenditure, excluding Third Age Trust and Independent Examiner fees, both of which are provided for in full. The reserve in 2021-2022 required to meet our policy is £14,288 compared with General Funds available of £28,265. This means there is no uncertainty about the present ability of Worcester Area Group u3a to continue as a going concern.

Subscription fees

Subscription rates for 2021-2022 were set to reflect what was predicted to be a cautious return to a fuller programme of activities. Despite the setback in January 2022 due to the surge in Covid-19, the year is developing much as predicted. and, as budgeted, we expect to report a current year deficit for 2021-2022. This will be funded by drawing down from the General Fund.

We are forecasting a return to a full programme of activities during the 2022-2023 membership year but, equally, expect venue costs to continue to rise at above the rate of inflation. The subscription rates reflect this trend. We expect to report a deficit for the 2022-2023 financial year, which will require a further drawdown from the General Fund.

Bearing in mind the increasing cost of venues and the return to a full programme of activities, the Executive Committee has set subscription fees for 2022-2023:

12-month membership (reduced fee from January)	2022-2023	2021-2022
Standard membership	£35 (£23)	£30 (£18)
Additional Hours membership	£47 (£32)	£39 (£26)
Guest (members of other u3a's)	£12 (£8)	£12 (£9)

2022-2023 subscription fees represent a 5% year-on-year increase over our pre-pandemic rate of £32 for Standard and £41 for Additional Hours members.

Given the underlying trend, we expect that further increases in subscription fees will be necessary in the coming years. As reported, we currently hold General Funds that are comfortably in excess of our required reserve, and these funds will be used to slow the rate of increases in subscription fees.

And finally...

The Executive Committee extends its thanks to our Group Leaders for the efforts put into keeping our activities going over this difficult time, and to our members who have continued with us throughout the pandemic.

As Chair, I would like to give my personal thanks to all the members of the Executive Committee and members in supporting roles for their invaluable contributions to keeping our u3a running despite the challenges that have been thrown at us.

Three members of our Executive Committee are standing down this year having reached the end of their three-year appointment and we hope they can now get back to fully enjoying their chosen activities without interruption.

We have also to pay tribute to David Barrett who passed away in 2021. David was a longstanding member of the Executive Committee, first as a Trustee and then as an adviser supporting us in our administrative systems. We also lost him as the leader of the popular Transport & Machinery group. Whether enthusing about changing an oil filter or dispensing help to resolve a systems issue, he was untiringly helpful, enthusiastic, and liked. David is much missed. Carolyn, our thoughts are with you.

Trustees Annual Report

The 2020-2021 Trustees Annual Report is circulated with the Notice.

The Annual Report and Accounts for Worcester Area Group u3a (Worcester u3a) is written equally for Trustees and those outside of the charity looking in. As a charity we have to be publicly accountable to everyone. Therefore, it is produced in accordance with the requirements of the Charities Act and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) (effective 1 January 2019).

Independent Examiner's Report to the members/trustees of the University of the Third Age Worcester Area Group Charity Number 0702588

I report on the accounts for the year ended 31st July 2021.

Respective responsibilities of the Trustees and Independent Examiner

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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

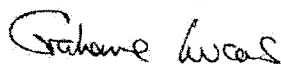
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention (other than those disclosed below)

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.



Grahame Lucas
22nd October 2021

120, Laugherne Road,
St Johns
Worcester.
WR2 5LT

University of the Third Age - Worcester Area Group

Registered Charity No. 702588

Statement of Financial Activities 1st August 2020 to 31st July 2021

	General Fund	Coxon Legacy Fund	Events Fund	Total	Previous Year
	2020-21	2020-21	2020-21	2020-21	2019-20
	£:p	£:p	£:p	£:p	£:p
INCOME					
Annual Subscriptions (net of concessions)	12,354.00	0.00	0.00	12,354.00	34,479.00
Gift Aid	5,002.05	0.00	0.00	5,002.05	4,297.99
Refreshments sales	24.50	0.00	0.00	24.50	41.90
Groups Room Hire Income	0.00	0.00	0.00	0.00	235.50
Events and Trips	0.00	0.00	10,659.00	10,659.00	19,425.10
Diaries and Badges	0.00	0.00	0.00	0.00	0.00
Interest Received	2.92	2.81	0.00	5.73	24.98
Other Income	0.00	0.00	0.00	0.00	725.33
Total Income	17,383.47	2.81	10,659.00	28,045.28	59,229.80
GENERAL EXPENDITURE					
Hire of Rooms - main meeting	62.39	0.00	0.00	62.39	932.50
Hire of Rooms - non groups	19.03	0.00	0.00	19.03	547.81
Hire of Rooms - groups	1,273.70	0.00	0.00	1,273.70	20,195.14
Groups - Expenses	2,197.24	79.14	0.00	2,276.38	776.12
Events and Trips	0.00	0.00	10,646.00	10,646.00	22,507.55
Conference Expenses	0.00	0.00	0.00	0.00	730.65
Third Age Trust	4,334.86	0.00	0.00	4,334.86	6,146.76
Speakers Expenses and costs	990.00	0.00	0.00	990.00	493.79
Equipment	617.54	0.00	0.00	617.54	3,323.94
Refreshments Purchased	0.00	0.00	0.00	0.00	127.29
Total General Expenditure	9,494.76	79.14	10,646.00	20,219.90	55,781.55
ADMINISTRATION EXPENSES					
Independent Examination	150.00	0.00	0.00	150.00	150.00
Postage & Telephone	425.62	0.00	0.00	425.62	464.15
Printing and Stationery	407.84	0.00	0.00	407.84	385.44
Publicity	92.98	0.00	0.00	92.98	151.50
Miscellaneous Expenses	215.81	0.00	0.00	215.81	312.88
PayPal Commission	233.61	0.00	0.00	233.61	608.90
Beacon System Costs	826.00	0.00	0.00	826.00	1,109.00
Total Administration Expenses	2,351.86	0.00	0.00	2,351.86	3,181.87
OTHER FINANCING ADJUSTMENTS					
Prior year Accruals & Payments in Advance					
Transfers between funds (in)					
Transfers between funds (out)					
Net impact of Transfers	0.00	0.00	0.00	0.00	0.00
TOTAL NET MOVEMENT IN FUNDS	5,536.85	(76.33)	13.00	5,473.52	266.38
TOTAL FUNDS BROUGHT FORWARD	18,694.88	26,403.27	989.19	46,087.34	45,820.96
Prior Year Adjustment	4,032.81	(4,032.81)	0.00	0.00	
TOTAL FUNDS CARRIED FORWARD	28,264.54	22,294.13	1,002.19	51,560.86	46,087.34

University of the Third Age - Worcester Area Group

Registered Charity No. 702588

Balance as at 31st July 2021

	Total Funds as at 31/07/2021 £:p	Total Funds as at 31/07/2020 £:p
CURRENT ASSETS		
Payments in Advance		
Deposit Account - General Funds	26,020.96	21,018.04
Deposit Account - Coxon Legacy	22,294.13	22,370.46
PayPal and Current account	56.97	51.58
Cash at Bank - Events Account	1,002.19	1,062.19
Cash at Bank- General Account	2,186.61	1,585.07
Total Assets	51,560.86	46,087.34
CURRENT LIABILITIES		
Creditors	0.00	0.00
TOTAL NET ASSETS	51,560.86	46,087.34
REPRESENTED BY		
Unrestricted		
General Fund	28,264.54	22,727.69
Coxon Legacy Fund (Designated)	22,294.13	22,370.46
Events Fund (Designated)	1,002.19	989.19
Total Funds	51,560.86	46,087.34

Notes to 2020-21 Income and Expenditure Statement

- 1 Hire of Rooms - groups: expenditure of £1,741.70 less refunds of £468 from venues for rooms unused due to Covid-19
- 2 Postage & telephone, printing & stationery, and PayPal commission expenditure shown net of adjustments to correct mispostings
- 3 Adjustment of (£4,032.81) to reflect expenditure on defibrillators (£2,135.20) and Summer Groups (£1,897.61) which should have been charged to the Coxon Legacy Fund

2019-2020 Income and Expenditure Statement

- a Previously published as £19,352.10 adjusted by £73 to correct book-keeping error between the General Fund & Events Fund
- b Previously published as £10.33 restated to include only income - £433.80 Riviera Travel, £150 Lloyds compensation and £141.53 PayPal overpayment refund
- c Previously published as £1,188.74 restated to include expenditure on defibrillators (£2,135.20)
- d Previously published as £1,675.08 restated to include £73 adjustment (see note a) and exclude Lloyds compensation (note b) and defibrillators (note c)
- e Previously published as £45,835.96 restated in line with Beacon ledger

2019-20 Balance Sheet

- f Previously published as £18,694.88, add back £4,032.81 (see note 3) of expenditure incorrectly charged to the General Fund
- g Previously published as £26,403.27, reduced by £4,032.81 of expenditure approved from the Coxon Legacy (see note 3)



Treasurer

23 March 2022.

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CHAIR

23.03.2022

Committee serving during 2020-2021 *Vacant from the end of the AGM

TRUSTEES (3-YEAR APPOINTMENT)

Chair	Alan Russell (until March 2021) Laurence Wale (from March 2021)
Vice-chair*	Laurence Wale (until March 2021) Richard Osler (from March 2021; 1-year)
Secretary	Richard Osler
Treasurer	Ann Kelly (until end of July 2021) Jean Robb (appointed March 2021; Treasurer from start of July 2021)
Events Treasurer	Brigid Amor (until December 2020) Brian Cullis (from March 2021)
Accessibility & Inclusion Secretary	Susan Russell (until March 2021) Christine Sheppard (from March 2021)
Groups Coordinator	Adie Ditchburn
Assistant Groups Coordinator*	Jane Long
Membership Secretary*	Denis Compton
Speaker Secretary*	Ruth Saunders
Social Secretary*	Ruth Saunders
Newsletter Editor	Carolyn Clarke (until March 2021) Tricia Currie (from March 2021)
Publicity & Development Secretary	Pam Vernon (from March 2021)
Web Editor	Carolyn Barrett (until March 2021) Claire Lucas (from March 2021)

ADVISERS (1-YEAR APPOINTMENT)

IT Help	David Barrett (until July 2021) Alan Russell (from March 2021)
Technical Adviser	Roger Marston

NON-COMMITTEE ROLES (no fixed term)

The Committee has also benefitted from the support of: Anne Bisson (hospitality), Denis Compton (printing; from March 2021), Adie Ditchburn (IT; from November 2021), Jane Horkan (newsletter; until March 2021), Jane Price (archiving; until December 2021), Sue Russell (printing; until March 2021; Facebook), and Laurence Wale (research). Also, Jan Mallam who has assisted in the preparation of the newsletter and has agreed to take on printing (from March 2022).