



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
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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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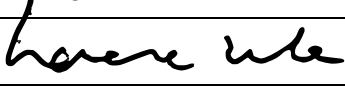

Other optional information

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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)	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	50,613.72	51,560.86
CURRENT LIABILITIES		
Creditors	0.00	0.00
TOTAL NET ASSETS	50,613.72	51,560.86

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	50,613.72	51,560.86


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

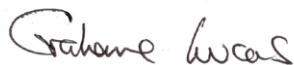
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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

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St Johns
Worcester.
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