



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **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

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 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>
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 &amp; 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 £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 ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	Constitution.
How is the charity constituted? ( <a href="#">e.g unincorporated association</a> , <a href="#">CIO</a> )	Para 1.25	Unincorporated association.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	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

#### 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 £
<b>INCOME:</b>					
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
<b>TOTAL INCOME</b>	<b>35,322</b>	<b>92</b>	<b>28,060</b>	<b>63,475</b>	<b>47,264</b>
<b>EXPENDITURE:</b>					
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
<b>Development Expenditure</b>	<b>3,329</b>	<b>215</b>	<b>0</b>	<b>3,543</b>	<b>3,573</b>
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
<b>Activities Expenditure</b>	<b>25,313</b>	<b>1,222</b>	<b>28,305</b>	<b>54,840</b>	<b>38,480</b>
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
<b>Administration Expenditure</b>	<b>6,918</b>	<b>10</b>	<b>0</b>	<b>6,928</b>	<b>6,158</b>
<b>TOTAL EXPENDITURE</b>	<b>35,560</b>	<b>1,446</b>	<b>28,305</b>	<b>65,311</b>	<b>48,211</b>
<b>TOTAL NET MOVEMENT IN FUNDS</b>	<b>-238</b>	<b>-1,354</b>	<b>-245</b>	<b>-1,837</b>	<b>-947</b>
Transfers between Funds	286	0	-286	0	0
Funds brought forward	26,695	21,545	2,374	50,614	51,561
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>26,743</b>	<b>20,191</b>	<b>1,843</b>	<b>48,777</b>	<b>50,614</b>

**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
<b>TOTAL ASSETS</b>	<b>26,743</b>	<b>20,191</b>	<b>1,843</b>	<b>48,777</b>	<b>50,614</b>
<b>CURRENT LIABILITIES</b>					
Creditors	0	0	0	0	0
<b>TOTAL NET ASSETS</b>	<b>26,743</b>	<b>20,191</b>	<b>1,843</b>	<b>48,777</b>	<b>50,614</b>

**Signed on behalf of the Trustees:**

**SIGNATURE:**

**NAME:** Jean ROBB

**POSITION:** Treasurer

**DATE:**

**SIGNATURE:**

**NAME:** Laurence WALE

**POSITION:** Chair

**DATE:**

**Worcester Area Group u3a***Prepared 8 August 2023*

Registered Charity No. 702588

**2022-2023 Movement from prior year**

	Total 2022-23 £	Previous Year Total 2021-22 £	Main Movments	
<b>INCOME:</b>				
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		
<b>TOTAL INCOME</b>	<b>63,475</b>	<b>47,264</b>	<b>16,211</b>	
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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		
<b>Development Expenditure</b>	<b>3,543</b>	<b>3,573</b>	<b>-30</b>	
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
<b>Activities Expenditure</b>	<b>54,840</b>	<b>38,480</b>	<b>16,360</b>	
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		
<b>Administration Expenditure</b>	<b>6,928</b>	<b>6,158</b>	<b>770</b>	
<b>TOTAL EXPENDITURE</b>	<b>65,311</b>	<b>48,211</b>	<b>17,100</b>	
<b>TOTAL NET MOVEMENT IN FUNDS</b>	<b>-1,837</b>	<b>-947</b>		
Transfers between Funds	0	0		
Funds brought forward	50,614	51,561		
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>48,777</b>	<b>50,614</b>		

# Worcester Area Group u3a

Registered Charity No. 702588

Prepared 8 August 2023

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**Worcester Area Group u3a**  
Registered Charity No. 702588

*Prepared 8 August 2023*

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

**Signed on behalf of the Trustees:**

**SIGNATURE:**

**NAME:** Jean ROBB

**POSITION:** Treasurer

**DATE:**

**SIGNATURE:**

**NAME:** Laurence WALE

**POSITION:** Chair

**DATE:**

**Worcester Area Group u3a***Prepared 8 August 2023*

Registered Charity No. 702588

**2022-2023 Movement from prior year**

	<b>Total 2022-23 £</b>	<b>Previous Year Total 2021-22 £</b>	<b>Main Movments</b>	
<b>INCOME:</b>				
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<b>TOTAL EXPENDITURE</b>	<b>65,311</b>	<b>48,211</b>	<b>17,100</b>	
<b>TOTAL NET MOVEMENT IN FUNDS</b>	<b>-1,837</b>	<b>-947</b>		
Transfers between Funds	0	0		
Funds brought forward	50,614	51,561		
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>48,777</b>	<b>50,614</b>		