



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## 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	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

### Achievements and Performance

	SORP reference	
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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 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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#### **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 £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 &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 £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:

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>
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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 <sup>st</sup> April 2024	
Stephanie Bell		To 15 <sup>th</sup> 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	

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### 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

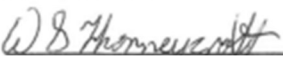

Reason for non-disclosure of key personnel details

## 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 LARINE PATTERSON</u>
Signature	<u></u>	<u></u>

# Worcester Area Group u3a

Registered Charity No. 702588

Prepared 23 August 2024

## 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
	£	£	£	£	£	
<b>INCOME:</b>						
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
<b>TOTAL INCOME</b>	<b>37,927</b>	<b>1,241</b>	<b>14,721</b>	<b>53,890</b>	<b>63,475</b>	-9,585
<b>EXPENDITURE:</b>						
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
<b>Development Expenditure</b>	<b>1,670</b>	<b>0</b>	<b>0</b>	<b>1,670</b>	<b>3,493</b>	-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
<b>Activities Expenditure</b>	<b>33,053</b>	<b>1,135</b>	<b>13,486</b>	<b>47,674</b>	<b>54,890</b>	-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
<b>Administration Expenditure</b>	<b>6,224</b>	<b>1,243</b>	<b>0</b>	<b>7,467</b>	<b>6,928</b>	539
<b>TOTAL EXPENDITURE</b>	<b>40,946</b>	<b>2,378</b>	<b>13,486</b>	<b>56,811</b>	<b>65,311</b>	-8,501
<b>TOTAL NET MOVEMENT IN FUNDS</b>	<b>-3,019</b>	<b>-1,137</b>	<b>1,235</b>	<b>-2,921</b>	<b>-1,837</b>	
Transfers between Funds	416	0	-416	0	0	
Funds brought forward	26,743	20,191	1,843	48,777	50,614	
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>24,140</b>	<b>19,054</b>	<b>2,662</b>	<b>45,856</b>	<b>48,777</b>	

# Worcester Area Group u3a

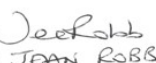
Registered Charity No. 702588


Prepared 23 August 2024

## 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
<b>TOTAL ASSETS</b>	<b>24,140</b>	<b>19,054</b>	<b>2,662</b>	<b>45,856</b>	<b>48,777</b>
<b>CURRENT LIABILITIES</b>					
Creditors	0	0	0	0	0
<b>TOTAL NET ASSETS</b>	<b>24,140</b>	<b>19,054</b>	<b>2,662</b>	<b>45,856</b>	<b>48,777</b>

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**

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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**

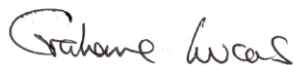
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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  
17<sup>th</sup> December 2024

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