



**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 &amp; 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 <sup>th</sup> March 2025	
Jean ROBB	Treasurer		
Christine SCOTT	Chair	From 26 <sup>th</sup> March 2025	
Debbie SPOONER	News Editor	To 26 <sup>th</sup> March 2025	

	Membership Secretary	From 26 <sup>th</sup> March 2025	
Stephen THORNEYCROFT	Vice-chair	To 26 <sup>th</sup> March 2025	
Stewart WHITE	Vice Chair & Groups Co-ordinator	From 26 <sup>th</sup> 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)

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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

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



## Appendix 1 Statement of Financial Activities (2024-2025)

Worcester Area Group u3a				Prepared 30 September 2025					
Registered Charity No. 702588									
Statement of Financial Activities 1st August 2024 to 31st July 2025									
				General Fund	Coxon Legacy Fund	Events Fund	Total	Previous Year Total	Main Movements
				2024-25	2024-25	2024-25	2024-25	2023-2024	
				£	£	£	£	£	£
INCOME:									
Annual Subscriptions				43,410	0	0	43,410	36,108	7,302
Trips & Events				0	0	21,050	21,050	13,785	7,265
Donations & Grants				59	0	0	59	2,315	(2,256)
Groups - Members' monies				0	0	6,280	6,280	936	5,344
Interest Received				399	183	0	582	746	(164)
Gift Aid				0	0	0	0	0	0
TOTAL INCOME				43,867	183	27,330	71,380	53,890	17,490
EXPENDITURE:									
Events programme - Room hire				1,739	0	0	1,739	631	1,109
Events programme - Refreshments				889	0	0	889	569	319
Events programme - Speaker Fees				350	0	0	350	373	(23)
Publicity				144	0	0	144	337	(193)
Third Age Matters				546	0	0	546	(241)	787
Development Expenditure				3,668	0	0	3,668	1,670	1,998
Groups - Room hire				37,137	0	0	37,137	34,069	3,068
Trips & Events				0	0	20,257	20,257	12,821	7,436
Groups - Members' monies				0	0	2,936	2,936	665	2,271
Groups - Licences				16	0	0	16	119	(104)
Activities Expenditure				37,152	0	23,193	60,345	47,674	12,671
Third Age Trust membership fees				3,788	0	0	3,788	3,516	272
Third Age Trust Beacon System				1,025	0	0	1,025	906	119
Hire of Rooms - non groups				406	0	0	406	612	(205)
PayPal & CardNet Commission				519	0	0	519	384	135
Miscellaneous Expenses				437	0	0	437	1,574	(1,137)
Postage, Printing, Telephone & Stationery				557	0	0	557	255	302
Independent Examination				150	0	0	150	150	0
Equipment				352	0	0	352	70	282
Administration Expenditure				7,234	0	0	7,234	7,467	(233)
TOTAL EXPENDITURE				48,055	0	23,193	71,248	56,811	14,437
TOTAL NET MOVEMENT IN FUNDS				(4,188)	183	4,137	132	(2,921)	
Worcester Area Group u3a				Prepared 30 September 2025					
Registered Charity No. 702588									
BALANCES AT 31st JULY				General Fund	Coxon Legacy Fund	Events Fund	Total Funds	Total Funds	
					(Designated Fund)	(Designated Fund)	Unrestricted	Unrestricted	
				31/07/2025	31/07/2025	31/07/2025	31/07/2025	31/07/2024	
				£	£	£	£	£	
PayPal & Current account				301	0	0	301	100	
Deposit Account - General Funds				19,423	0	0	19,423	22,879	
Cash at Bank - General Account				188	0	0	188	1,160	
Deposit Account - Coxon Legacy				0	19,237	0	19,237	19,054	
Cash at Bank - Events Account				0	0	6,132	6,132	2,143	
Current a/c				43	0	0	43		
Cash in Hand - Groups' Monies				0	0	665	665	520	
TOTAL ASSETS				19,955	19,237	6,797	45,989	45,856	
CURRENT LIABILITIES									
Creditors				0	0	0	0	0	
TOTAL NET ASSETS				19,955	19,237	6,797	45,989	45,856	

## 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 31<sup>st</sup> 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

Pershore

21 January 2026