

# U3A CHEPSTOW GROUP

England & Wales - Charity number 702771

## Details

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Other names	CHEPSTOW U 3 A
Status	Registered
Legal form	Other
Registered	1990-04-10
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Windermere Pwllmeyric Chepstow Gwent NP16 6JS
Phone	07599 204 115
Email	<a href="mailto:secretary@chepstowu3a.org.uk">secretary@chepstowu3a.org.uk</a>
Website	<a href="https://chepstow.u3asite.uk/">https://chepstow.u3asite.uk/</a>

## Activities

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**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:** Self help through different groups. A large number of groups are currently active representing a wide range of interests from sporting activities, such walking or table tennis, to more sedentary ones such as bridge, art and flower arranging.

## Classification

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- **How:** Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Recreation
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** CHEPSTOW AND ITS SURROUNDING LOCALITY.
- Monmouthshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£98,764	£91,626	-	-
2024-12-31	£78,312	£76,325	-	-
2023-12-31	£99,368	£97,497	-	-
2022-12-31	£62,296	£66,813	-	-
2021-12-31	£38,626	£34,859	-	-

## Trustees

Name	Role	Appointed
<b>Stephen Dance</b>	Chair	2025-06-03
Brian Maurice Marshall		2024-03-05
Catherine Lewis		2025-03-04
Derek Shottin		2024-03-05
Helen Margaret Kirkcaldy		2025-06-03
Kay Hillier		2025-10-07
Lesley Isaacs-Penney		2026-04-07
Pamela Jane Harrison		2021-03-02
Robert Davies		2023-04-04
Rosemary Celia Parkhouse		2024-09-03
Susan Helen Harkins		2025-03-04
Tony Patrick Wilson		2024-09-03

**U3A CHEPSTOW GROUP**

England & Wales - Charity number 702771

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# Accounts

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## Trustees' Annual Report for the Year 2025

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 01	Year 2025		Day 31	Month 12	Year 2025

### Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

**Postcode**

#### 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)
Nicola Lee	Chairman (joint)	January to March	Chepstow u3a AGM
Shelagh Davies	Chairman (joint)	January to March	Chepstow u3a AGM
Helen Kirkcaldy	Chairman (joint)	June to December	Executive committee
Stephen Dance	Chairman (joint)	June to December	Executive Committee
Hugh Hutton	Secretary	January to March	Executive Committee
Rob Davies	Treasurer	January to December	Chepstow u3a AGM
Brian Marshall	Treasurer	January to December	Chepstowu3a AGM
Pamela Harrison	Committee Member	January to March	Chepstow u3a AGM
Pamela Harrison	Committee Member	March to December	Executive Committee
Jenny Channing	Committee Member	March to December	Chepstow u3a AGM
Angela LeFevre	Committee Member	March to December	Chepstow u3a AGM
Derek Shottin	Committee member	January to March	Executive Committee
Derek Shottin	Secretary	March to December	Chepstow u3a AGM
Rosemary Parkhouse	Committee member	January to March	Executive Committee
Rosemary Parkhouse	Committee member	March to December	Chepstow u3a AGM
Sue Harkins	Committee member	January to March	Executive Committee
Sue Harkins	Committee member	March to December	Chepstow u3a Committee
Tony Wilson	Committee member	January to March	Executive Committee
Tony Wilson	Committee member	March to December	Chepstow u3a AGM
Vivien Davies	Committee member	January to March	Executive Committee
Vivien Davies	Committee member	March to November	Chepstow u3a AGM
Cathy Lewis	Committee member	March to December	Chepstow u3a AGM

Kay Hillier	Committee member	October to December	Executive Committee
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**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year
None	

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

None
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## Section B Structure, governance and management

**Description of the charity's trusts**

**Type of governing document**

Constitution dated 3<sup>rd</sup> March 2021

**How the charity is constituted**

Unincorporated Association

**Trustee selection methods**

Elected by members at AGM – all trustees are subject to re-election every year.  
Appointment by the Executive Committee (for casual vacancies)  
Co-option by the Executive Committee

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

**Policies for Induction of Trustees:**

1. Charity Commission's Charity Trustee – What's Involved
2. u3a Advice Sheet on Conduct for Trustees
3. u3a Induction of Trustees

**Organisation**

Chepstow u3a is an operationally independent organisation under the umbrella of the Third Age Trust. The Committee deals with the financial and practical running of the charity. We have formed loose links with other u3as and other organisations for the promotion of our objectives.

**Major Risks**

No major risk considerations and management plans are currently in place but areas which could be of major risk are:

1. Financial: these are controlled within the committee thus minimising the risk of fraud or error. Additional payment controls put in place to minimise the risk from scams was put in place 2022.
2. Governance: each Trustee has specific responsibilities within the committee so they feel an integral part of the u3a.
3. Compliance: Annual Accounts are reported to Charity Commission.
4. u3a Risk assessments are completed by Group Leaders to assess risk factors at the venues used for their activities.
5. A major review of our Risk Management was implemented in 2017 and the Risk Register is reviewed at least annually by the Committee (done in 2025).

**Summary of the objects of the charity set out in its governing document**

**Objectives**

The advancement of education and, in particular, the informal education of older people and those who are retired from full time work by all means, including associated activities conducive to learning, personal development, and mental wellbeing.

**The Main Activities**

The central focus of our u3a is our 79 activity groups, offering an eclectic mix of educational, physical and social activities.

We also offer a range of social events, a monthly meeting, a monthly coffee morning, a quiz afternoon, a skittles evening, a concert, a wine tasting evening. In August we hold a picnic in the park with entertainment from our performance groups, where members can gather with their friends and family to enjoy an afternoon. In December we develop our events to have a Christmas theme.

We are a Monmouthshire stakeholder and participate fully in local community discussions with Monmouthshire County Council and Chepstow Town Council.

We participate in community events such as the Chepstow Festival of Arts, and we support our performance groups in their community concerts.

**Tuesday Live Monthly Meetings**

2025 saw a full programme of meetings in the community Drill Hall. Numbers have slowly grown over the months. In December we invited the Chepstow Male Voice Choir to entertain us and we opened the Christmas season with 200 of our members.

**Saturday Coffee Mornings**

These are monthly, and are held at the Chepstow Club. These have been very successful and regularly attract around 40 members.

**Activity Groups**

Seventy-nine educational and leisure activity groups meet regularly to explore their area of interest: intellectual, physical, or creative, for the benefit of our members. These groups also offer trips to the theatre, various historic and artistic venues and walking trips of between one day and one week. These are now attracting maximum numbers. Indeed, the trip to Oxford was so popular that our AwayDays group ran two coaches.

Apart from some start up grants and help with purchasing capital equipment, all groups are self-funding.

**Communication with Members**

We keep members fully informed of all our activities by sending out information emails and maintaining a web site for those of our members who are 'on-line' (currently 95%). We continue to develop our website. It offers an attractive and easily navigated layout, with many new features including the ability to join online. We publish a monthly Magazine which is available on our web site as a flipbook. 300 printed copies are available at Monthly Meetings, Coffee Mornings, and at Chepstow Library and other community centres.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)  
Additional details of objectives and activities (Optional information)**

### **Public Benefit**

Our charity is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible and provide our core facilities, the

Tuesday Live monthly meeting, the monthly Magazine, and the Third Age Trust magazine (if requested), free to members. The u3a Zoom is available for groups to use free of charge.

The activity groups are made up of our members. Knowledge is exchanged as a process of learning, and groups are particularly conducive to forming friendships, which is part of our objectives.

We take inclusivity and diversity very seriously, and involve all of our Group Leaders to ensure that we are a welcoming, inclusive organisation.

**The trustees have ensured that everything our charity has done has helped (or is intended to help) to achieve the purposes for which it is set up, and to no other purpose.**

### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

### **Grants**

Grants are given to existing groups towards purchasing equipment. Grants are given to new groups to help them to 'start-up'.

### **Volunteers**

All Activity Groups, administration, and support activities are run by volunteers from the overall membership. For example:

- All of our Activity Groups are led by Group Leaders drawn from the membership.
- Members take a role in teaching the Activity Groups, leading walks, organising educational trips etc.
- Members normally offer their homes for the smaller Activity Groups to keep costs to a minimum.
- Members also assist in many other more minor ways such as general administrative duties, providing refreshments etc.
- Members help in running the Tuesday Live monthly meetings.
- The Activity Groups provide speakers or entertainment for some of the Tuesday Live monthly meetings.

## Summary of the main achievements of the charity during the year

**Membership:** We successfully navigated the Covid years, and membership has steadily grown and now stands at 1137. Membership can now be paid online, by credit/debit card, and still by cash or cheque, although these methods are now a significant minority.

**Website:** The decision to invest in a new website, which was launched in September 2022, has proved to be a good investment. The website has been very well received and attracts visitors every month. The website is continually updated and improved. We now have the facility to join online, which has proved to be very popular. We have concerns that the hosting and development of the website is in the hands of one individual, so are currently looking to transfer it to the u3a Siteworks site, taking advantage of the security, support and back of the u3a team.

**Magazine:** We have maintained members' involvement sending in articles and pictures which began during Covid, which has proved to be very popular. The magazine now prints 300 copies per month and is again distributed at our monthly meeting, coffee morning, at the library and other community hubs. The magazine can also be read via flipbooks on our website. This has proved to be very popular, and visits to the magazine page on the website are growing.

**Groups:** Some groups have been lost this year, but most have grown, and many are at full capacity. We have added **11 new** groups this year, supported by our Group Support team. We have consulted with the Group Leaders to ensure that the committee are meeting their needs, and produced a five point plan to move forward.

**Social Events:** In addition to our monthly Tuesday Live meetings and coffee mornings, we held a summer picnic by the Bandstand where our performance groups entertained us as we enjoyed a glass of Pimm's. In April we again held a concert which was a great success with well over 100 attending. In October our wine Appreciation groups hosted a very successful wine tasting evening in Mencap's beautiful Board School. For our Christmas party we were entertained by the Chepstow Singing Club whilst enjoying a glass of wine and Christmas cakes. 190 members came and it was a great success.

**The u3a Family:** We have been proactive in maintaining activity within the South Wales Network of u3as, via our Zoom.

We have also been active in national discussions about the future of the Third Age Trust and the creation of a Council. We continue to work within the national u3a network.

We are also an active member of the Chair's Forum where 400 u3as discuss issues, and share best practice.

We continued as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council Volunteer Organisations group. We are an MCC stakeholder.

**Brief statement of the charity's policy on reserves**

To keep between £3,000 and £4,000 in reserves or about 3 to 4 months of operational costs to meet any unforeseen expenditure that may occur.

**Details of any funds materially in deficit**

None

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The majority of our cash flow relates to funding by the members of individual group activities. Apart from some central seed-funding, these activities are essentially self-funding. For all other expenditure:

Principal sources of funds

1. Members' subscriptions – about 85%
2. Gift Aid – about 12%
3. Grants & Donations – about 2%
4. The source of all our funds is England or Wales.

Main areas of expenditure are:



1. Subscriptions to the Third Age Trust
2. Providing a monthly Magazine which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mailing of the national Third Age Trust magazine, free to u3a member households who have opted to receive it.
4. All of our expenditure takes place in England or Wales.

**Section F Other optional information**

**Section G Declaration**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>	Helen Kirkcaldy	Derek Shottin	
<b>Position</b>	Chairman	Secretary	
<b>Date</b>	8 <sup>th</sup> February 2026	8 <sup>th</sup> February 2026	

**CHEPSTOW U3A**  
**CHARITY # 702771**  
**RECEIPTS AND PAYMENTS ACCOUNTS**  
**For the period: 1st JANUARY 2025 to 31st DECEMBER 2025**

**SECTION A : RECEIPTS AND PAYMENTS**

<b><u>A1 : RECEIPTS</u></b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Group Activities	82,271	62,156
Membership Subscriptions	13,640	12,815
Gift Aid	2,223	1,971
Grants	0	0
Marketing	0	0
Bookstall	0	0
Coffee Morning	100	70
Donations	4	70
Diaries	0	59
Walking Week	0	0
Open Day	0	0
Interest	0	0
Administration	16	0
Social Activities	486	997
Summer and Christmas Parties	24	0
Monthly Meetings	0	174
Third Age Matters	0	0

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<b>Sub Total</b>	<b>98,764</b>	<b>78,312</b>
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<b><u>A2 : ASSET AND INVESTMENT SALES</u></b>	<b>0</b>	<b>0</b>
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<b>TOTAL RECEIPTS</b>	<b>98,764</b>	<b>78,312</b>
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**A3 : PAYMENTS**

Group Activities	77,995	63,143
Admin	90	162
Beacon System Subscription	1,102	1053
CLA License	69	132
Coffee Mornings	0	70
Convenor's Meetings	764	799
Diaries	0	39
Donations	0	0
Grants	0	0
Magazine Expenditure	2,692	2,385
Marketing Expenses	68	171

Membership	257	0
Membership Fee to TAT	4,132	3,932
Monthly Meetings Expenses	1,777	1,476
Open Day Expenses		
Paypal commission	48	12
Speakers Expenses	300	200
Social Activities	335	1074
Xmas and Summer Parties	1,030	444
Third Age Matters	476	578
U3A Meetings (New Members etc)	0	0
Zoom Licence	156	156
Walking Weeks	0	0
Web Site	335	499

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<b>Sub Total</b>	<b>91,626</b>	<b>76,325</b>
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**A4: ASSET AND INVESTMENT PURCHASES**

Sum Up Credit Card Reader  
New Laptop Computer  
New Projector for laptop

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<b>TOTAL PAYMENTS</b>	<b>91,626</b>	<b>76,325</b>
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<b>NET OF RECEIPTS/PAYMENTS</b>	<b>7,137</b>	<b>1,987</b>
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<b><u>A5: TRANSFER BETWEEN FUNDS</u></b>	0	0
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<b><u>A6: CASH FUNDS LAST YEAR END</u></b>	28,569	28568.62
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<b><u>CASH FUNDS THIS YEAR END</u></b>	<b>35,706</b>	<b>28,570</b>
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**SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD**

**B1 : CASH FUNDS**

Treasurers Main Account(General)	2,429	943
Treasurers Activities Account(Designated)	18,798	14,469
Membership Subscriptions Account(General)	14,406	12,988
Walking Week Account(Designated)	0	143
COIF Main Account	0	0
COIF Activities Account	0	0
Paypal	70	23
Petty Cash	3	3

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<b>TOTAL CASH FUNDS</b>	<b>35,706</b>	<b>28,569</b>
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## **B2 : OTHER MONETARY ASSETS**

## **B3 : INVESTMENT ASSETS**

## **B4 : ASSETS RETAINED FOR CHARITY'S USE**

Hi Fi System  
Lectern  
Extension Leads  
Laptop PC  
Portable Microphone System  
Amplifiers  
2 Microphones  
2 Loudspeakers  
Yamaha Sound Mixer  
CD Player x 3  
Electronic Keyboard  
Projector for connection to PC  
Hot Water Urn  
U3A Banner  
3 Notice Boards  
Projection Screen  
Bluetooth Speaker  
Trolley  
2 Flip Charts  
A1 SilverSnap Frame A Board  
2 Speakers  
Large Teapot  
Coffee Flask  
Electronic DrumMachine  
Portable Hard Drive  
Webcam  
External Sound Card  
Remote control "clicker" for laptop  
Behringer Portable PA system PK110A  
Mixer Behringer Xenyx 802  
3 Behringer XM1800S Microphones  
Microphone Stand  
Microphone Stand Tray  
5M 6-way Mains Lead  
10M Mains Lead  
USB Hub  
Ground Loop Isolators  
Miscellaneous Cables  
Awaydays Labels and Lanyards  
Badminton Equipment  
Bridge Equipment  
Dance Hats, Skirts and Canes

Table Tennis Tables x 4  
Sheet Music - Various  
Sum Up Credit Card Reader x 2  
Pickleball Equipment

<b><u>B5: LIABILITIES</u></b>	<b>Fund</b>	<b>Amount Due</b>
Outstanding Rent	Activities	
Outstanding Credit Card Invoice	Activities	
Group Expenses	Activities	
CLA Licence	Main	

**SIGNATURE OF TRUSTEE:**



**NAME OF TRUSTEE**  
**POSITION**

ROBERT DAVIES  
TREASURER

**DATE OF APPROVAL**

15th January 2026

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Section A Independent Examiner's Report

Report to the trustees/ members of

U3A CHEPSTOW GROUP

On accounts for the year ended

31<sup>st</sup> DECEMBER 2025

Charity no (if any)

702771

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Robert Anthony Wilson*

Date:

31 January 2026

Name:

ROBERT ANTHONY WILSON

Relevant professional qualification(s) or body

FORMERLY FELLOW OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND & WALES

**U3A CHEPSTOW GROUP**

England & Wales - Charity number 702771

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# Accounts

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# Trustees' Annual Report for the Year 2024

		Period start date					Period end date		
<b>From</b>	<b>Day</b> 01	<b>Month</b> 01	<b>Year</b> 2024	<b>To</b>	<b>Day</b> 31	<b>Month</b> 12	<b>Year</b> 2024		

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address   
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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)
Nicola Lee	Chairman (joint)		Chepstow u3a AGM
Shelagh Davies	Chairman (joint)		Chepstow u3a AGM
Tony Fishpool	Secretary	January-April	Chepstow u3a AGM
Hugh Hutton	Secretary	May-December	Executive committee
Pat Allard	Treasurer	January-March	Chepstow u3a AGM
Rob Davies	Treasurer		Chepstowu3a AGM
Brian Marshall	Treasurer	March-December	Chepstow u3a AGM
Laraine Golding	Membership Secretary		Chepstow u3a AGM
Sandra Gregory	Committee Member		Chepstow u3a AGM
Pamela Harrison	Committee Member		Chepstow u3a AGM
Jenny Channing	Committee Member		Chepstow u3a AGM
Alison Broughton	Committee Member	January-February	Chepstow u3a AGM
Angela Le Fevre	Committee Member		Chepstow u3a AGM
Derek Shottin	Committee member	March-December	Executive Committee
Rosemary Parkhouse	Committee member	September-December	Executive Committee
Tony Wilson	Committee member	September-December	Executive Committee
Vivien Davies	Committee member	November-December	Executive Committee

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
None	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

None		
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Name of chief executive or names of senior staff members (Optional information)

None
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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document

Constitution dated 3<sup>rd</sup> March 2021

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Trustee selection methods

Elected by members at AGM – all trustees are subject to re-election every year.  
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### Additional governance issues (Optional information)

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2. Governance: each Trustee has specific responsibilities within the committee so they feel an integral part of the u3a.
3. Compliance: Annual Accounts are reported to Charity Commission.
4. u3a Risk assessments are completed by Group Leaders to assess risk factors at the venues used for their activities.
5. A major review of our Risk Management was implemented in 2017 and the Risk Register is reviewed at least annually by the Committee.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Objectives**

The advancement of education and, in particular, the informal education of older people and those who are retired from full time work by all means, including associated activities conducive to learning, personal development, and mental wellbeing.

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We also offer a range of social events, a monthly meeting, a monthly coffee morning, a skittles evening, a concert, a wine tasting evening.

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We keep members fully informed of all our activities by sending out information emails and maintaining a web site for those of our members who are 'on-line' (currently 95%). We continue to develop our website. It offers an attractive and easily navigated layout, with many new features including the ability to join online. We publish a monthly Magazine which is available on our web site as a flipbook. 200 printed copies are available at Monthly Meetings, Coffee Mornings, and at Chepstow Library and other community centres.

**Public Benefit**

Our charity is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible and provide our core facilities, the

Tuesday Live monthly meeting, the monthly Magazine, and the Third Age Trust magazine (if requested), free to members. The u3a Zoom is available for groups to use free of charge.

The activity groups are made up of our members. Knowledge is exchanged as a process of learning, and groups are particularly conducive to forming friendships, which is part of our objectives.

We take inclusivity and diversity very seriously, and involve all of our Group Leaders to ensure that we are a welcoming, inclusive organisation.

**The trustees have ensured that everything our charity has done has helped (or is intended to help) to achieve the purposes for which it is set up, and to no other purpose.**

### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

#### **Grants**

Grants are given to existing groups towards purchasing equipment. Grants are given to new groups to help them to 'start-up'.

#### **Volunteers**

All Activity Groups, administration, and support activities are run by volunteers from the overall membership. For example:

- All of our Activity Groups are led by Group Leaders drawn from the membership.
- Members take a role in teaching the Activity Groups, leading walks, organising educational trips etc.
- Members normally offer their homes for the smaller Activity Groups to keep costs to a minimum.
- Members also assist in many other more minor ways such as general administrative duties, providing refreshments etc.
- Members help in running the Tuesday Live monthly meetings.
- The Activity Groups provide speakers or entertainment for some of the Tuesday Live monthly meetings.

## Summary of the main achievements of the charity during the year

**Membership:** We successfully navigated the Covid years, and membership has steadily grown and now stands at 1045. Membership can now be paid online, by credit/debit card, and still by cash or cheque, although these methods are now a significant minority.

**Website:** The decision to invest in a new website, which was launched in September 2022, has proved to be a good investment. The website has been very well received and attracts visitors every month. The website is continually updated and improved. We now have the facility to join online, which has proved to be very popular.

**Magazine:** We have maintained members' involvement sending in articles and pictures which began during Covid, which has proved to be very popular. The magazine now prints 200 copies per month and is again distributed at our monthly meeting, coffee morning, at the library and other community hubs. The magazine can also be read via flipbooks on our website. This has proved to be very popular, and visits to the magazine page on the website are growing.

**Groups:** Some groups have been lost this year, but most have grown, and many are at full capacity. We have added 11 new groups this year, supported by our Group Support team. We have consulted with the Group Leaders to ensure that the committee are meeting their needs, and produced a five point plan to move forward.

**Social Events:** In addition to our monthly Tuesday Live meetings and coffee mornings, we held a summer picnic by the Bandstand where our performance groups entertained us as we enjoyed a glass of Pimm's. In April we again held a concert which was a great success with well over 100 attending. In October our wine Appreciation groups hosted a very successful wine tasting evening in Mencap's beautiful Board School. For our Christmas party we were entertained by the Chepstow Male Voice Choir whilst enjoying a glass of mulled wine and Christmas cakes. 220 members came and it was a great success.

**The u3a Family:** We have been proactive in maintaining activity within the South Wales Network of u3as, via our Zoom.

We have also been active in national discussions about the future of the Third Age Trust and the creation of a Council. We continue to work within the national u3a network.

We are also an active member of the Chair's Forum where 400 u3as discuss issues, and share best practice.

We continued as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council Volunteer Organisations group. We are an MCC stakeholder.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

To keep between £3,000 and £4,000 in reserves or about 3 to 4 months of operational costs to meet any unforeseen expenditure that may occur.

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The majority of our cash flow relates to funding by the members of individual group activities. Apart from some central seed-funding, these activities are essentially self-funding. For all other expenditure:

Principal sources of funds

1. Members' subscriptions – about 85%
2. Gift Aid – about 12%
3. Grants & Donations – about 2%
4. The source of all our funds is England or Wales.

Main areas of expenditure are:

1. Subscriptions to the Third Age Trust
2. Providing a monthly Magazine which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mailing of the national Third Age Trust magazine, free to u3a member households who have opted to receive it.
4. All of our expenditure takes place in England or Wales.

## Section F


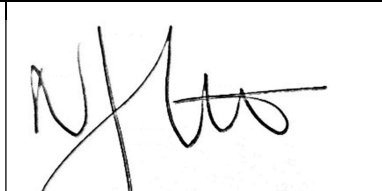




## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>			
<b>Position (e.g. Chair, Secretary, etc.)</b>			
<b>Date</b>	Shelagh Davies	Nicky Lee	Hugh Hutton
	Chairman	Chairman	Secretary
	4 <sup>th</sup> February 2025	4 <sup>th</sup> February 2025	4 <sup>th</sup> February 2025

**CHEPSTOW U3A CHARITY # 702771 ACCOUNTS**  
**For the period: 1st JANUARY 2024 to 31st DECEMBER 2024**  
**SECTION A : RECEIPTS AND PAYMENTS**

<u>A1 : RECEIPTS</u>	2024	2023
	£	£
Group Activities	62,156	53,466
Membership Subscriptions	12,815	12,390
Gift Aid	1,971	1,742
Grants	0	0
Marketing	0	0
Bookstall	0	0
Coffee Morning	70	0
Donations	70	20
Diaries	59	51
Walking Week	0	30,614
Open Day	0	150
Interest	0	0
Administration	0	0
Social Activities	997	85
Summer and Christmas Parties	0	0
Monthly Meetings	174	80
Third Age Matters	0	1040
<b>Sub Total</b>	<b>78,312</b>	<b>99,638</b>
<u>A2 : ASSET AND INVESTMENT SALES</u>	0	0
<b>TOTAL RECEIPTS</b>	<b>78,312</b>	<b>99,638</b>
<u>A3 : PAYMENTS</u>		
Group Activities	63,143	52,064
Admin	162	324
Beacon System Subscription	1053	960
CLA License	132	0
Coffee Mornings	70	29
Convenor's Meetings	799	725
Diaries	39	48
Donations	0	150
Grants	0	125
Magazine Expenditure	2,385	2,206
Marketing Expenses	171	48
Membership	0	74
Membership Fee to TAT	3,932	3,604
Monthly Meetings Expenses	1,476	1714
Open Day Expenses		562
Paypal commission	12	0
Speakers Expenses	200	530
Social Activities	1074	130
Xmas and Summer Parties	444	623
Third Age Matters	578	1,325
U3A Meetings (New Members etc)	0	183
Zoom Licence	156	144
Walking Weeks	0	31494
Web Site	499	285
<b>Sub Total</b>	<b>76,325</b>	<b>97,347</b>
<u>A4: ASSET AND INVESTMENT PURCHASES</u>		
Sum Up Credit Card Reader		150
New Laptop Computer		
New Projector for laptop		
<b>TOTAL PAYMENTS</b>	<b>76,325</b>	<b>97,497</b>
<b>NET OF RECEIPTS/PAYMENTS</b>	<b>1,987</b>	<b>2,141</b>
<u>A5: TRANSFER BETWEEN FUNDS</u>	0	0
<u>A6: CASH FUNDS LAST YEAR END</u>	<u>26,583</u>	<u>24,442</u>
<b>CASH FUNDS THIS YEAR END</b>	<b>28,570</b>	<b>26,583</b>

SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD

<u>B1 : CASH FUNDS</u>	2024	2023
	£	£
Treasurers Main Account(General)	943	1,829
Treasurers Activities Account(Designated)	14,469	13,698
Membership Subscriptions Account(General)	12,988	9,210
Walking Week Account(Designated)	143	1,843
COIF Main Account	0	0
COIF Activities Account	0	0
Paypal	23	0
Petty Cash	3	3
<b>TOTAL CASH FUNDS</b>	<b>28,569</b>	<b>26,583</b>

B2 : OTHER MONETARY ASSETS

B3 : INVESTMENT ASSETS

B4 : ASSETS RETAINED FOR CHARITY'S USE

Hi Fi System	Electronic DrumMachine
Lectern	Portable Hard Drive
Extension Leads	Webcam
Laptop PC	External Sound Card
Portable Microphone System	Remote control "clicker" for laptop
Amplifiers	Behringer Portable PA system PK110A
2 Microphones	Mixer Behringer Xenyx 802
2 Loudspeakers	3 Behringer XM1800S Microphones
Yamaha Sound Mixer	Microphone Stand
CD Player x 3	Microphone Stand Tray
Electronic Keyboard	5M 6-way Mains Lead
Projector for connection to PC	10M Mains Lead
Hot Water Urn	USB Hub
U3A Banner	Ground Loop Isolators
3 Notice Boards	Miscellaneous Cables
Projection Screen	Awaydays Labels and Lanyards
Bluetooth Speaker	Badminton Equipment
Trolley	Bridge Equipment
2 Flip Charts	Dance Hats, Skirts and Canes
A1 SilverSnap Frame A Board	Table Tennis Tables x 4
2 Speakers	Sheet Music - Various
Large Teapot	Sum Up Credit Card Reader x 2 Coffee Flask
	Pickleball Equipment

<u>B5: LIABILITIES</u>	Fund	Amount Due
		£
Outstanding Rent	Activities	
Outstanding Credit Card Invoice	Activities	64
Group Expenses	Activities	
CLA Licence	Main	

SIGNATURE OF TRUSTEE: 

NAME OF TRUSTEE ROBERT DAVIES  
POSITION TREASURER

DATE OF APPROVAL 21st January 2025



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's report on the  
accounts**

**Section A Independent Examiner's Report**

**Report to the trustees**

u3a CHEPSTOW GROUP

**On accounts for the year ended**

31<sup>st</sup> DECEMBER 2024

**Charity no  
(if any)**

702771

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]; Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~\*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

**Signed:**

**Date:**

4 February 2025

**Name:**

Tony Wilson

**Relevant professional qualification(s) or body**

Retired Chartered Accountant

**(if any):**

**Address:**

Ty Twr, Shirenewton, Monmouthshire. NP166RG

**U3A CHEPSTOW GROUP**

England & Wales - Charity number 702771

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# Accounts

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# Trustees' Annual Report for the Year 2023

Period start date			Period end date				
From	Day 01	Month 01	Year 2023	To	Day 31	Month 12	Year 2023

## Section A Reference and administration details

Charity name **U3A Chepstow Group**

Other names charity is known by **Chepstow u3a**

Registered charity number (if any) **702771**

Charity's principal address **c/o 8 Cross Farm Close, Aylburton**

Postcode **GL15 6EB**

### 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)
Nicola Lee	Chairman (joint)		Elected at AGM
Shelagh Davies	Chairman (joint)		Elected at AGM
Hugh Hutton	Secretary Secretary Committee Member	Jan – Mar May Apr & Jun-Dec	Elected at AGM Co-opted by EC Apr & Jun-Dec
Neville Goward	Secretary	Apr	Appointed by EC
Tony Fishpool	Secretary	Jun - Dec	Appointed by EC
Ruth Harper	Treasurer	Jan - Mar	Elected at AGM
Pat Allard	Treasurer		Elected at AGM
Rob Davies	Vice Treasurer	Mar - Dec	Elected at AGM
Laraine Golding	Membership Secretary		Elected at AGM
Anne Pitman	Committee member	Jan - Mar	Elected at AGM
Alison Broughton	Committee Member		Elected at AGM
Pamela Harrison	Committee Member		Elected at AGM
Jenny Channing	Committee Member		Elected at AGM
Ann Tyson	Committee Member	Jan - Mar	Elected at AGM
Angela LeFevre	Committee member		Appointed by EC
Sandra Gregory	Committee Member		Elected at AGM

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

### Name of chief executive or names of senior staff members (Optional information)

None

## Section B Structure, governance and management

## Description of the charity's trusts

<b>Type of governing document</b>	Original Constitution of 1 <sup>st</sup> December 1989 Revised Constitution allows electronic meetings, introduced proxy voting, formalised electronic communications and revised the quorum definition to include proxy voters were approved at the 2021 AGM.
<b>How the charity is constituted</b>	Unincorporated Association
<b>Trustee selection methods</b>	Elected by members at AGM – all trustees are subject to re-election every year. Appointment by the Executive Committee (for casual vacancies) Co-option by the Executive Committee

## Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

### Policies for Induction of Trustees:

1. Charity Commission's Charity Trustee – What's Involved
2. u3a Advice Sheet on Conduct for Trustees
3. u3a Induction of Trustees

### Organisation

Chepstow u3a is an operationally independent organisation under the umbrella of the Third Age Trust. The Committee deals with the financial and practical running of the charity. We have formed loose links with other u3as and other organisations for the promotion of our objectives.

### Major Risks

No major risk considerations and management plans are currently in place but areas which could be of major risk are:

1. Financial: these are controlled within the committee thus minimising the risk of fraud or error. Additional payment controls put in place to minimise the risk from scams was put in place 2022.
2. Governance: each Trustee has specific responsibilities within the committee, so they feel an integral part of the u3a.
3. Compliance: Annual Accounts are reported to Charity Commission.
4. A major review of our Risk Management was implemented in 2017 and the Risk Register is reviewed every year by the Committee.

## Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

### Objectives

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 personal development, and mental wellbeing.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

### **The Main Activities**

The central focus of our u3a is our 70+ activity groups, offering an eclectic mix of educational, physical and social activities.

We also offer a range of social events, offering some of these as hybrid meetings to offer an inclusive programme for those members who are unable to attend in person. In August we hold a picnic in the park with entertainment from our performance groups, where members can gather with their friends and family to enjoy an afternoon. We hold an annual inter group quiz. We have a Spring concert, and a Christmas party. We are a Monmouthshire stakeholder and participate fully in local community discussions with Monmouthshire County Council and Chepstow Town Council. We participate in community events such as the Chepstow Festival of Arts, and we support our performance groups in their community concerts.

### **Tuesday Live Monthly Meetings**

2023 saw a full programme of hybrid meetings in the community Drill Hall with a rich variety of speakers attracting around 60 people. In December we held a Christmas party with entertainment from Alison Neil and her one woman show which attracted 170 members.

### **Saturday Coffee Mornings**

These are monthly and are held at the Chepstow Club. These have been very successful and regularly attract around 40 members. In December we hold a Christmas coffee morning - this year with entertainment by our Guitar group.

### **Activity Groups**

Over seventy educational and leisure activity groups meet regularly to explore their area of interest: intellectual, physical, or creative, for the benefit of our members. These groups also offer trips to the theatre, various historic and artistic venues and walking trips of between one day and one week. These are now attracting maximum numbers.

Apart from some start up grants and help with purchasing capital equipment, all groups are self-funding.

### **Communication with Members**

We keep members fully informed of all our activities by sending out information emails and maintaining a web site for those of our members who are 'on-line' (currently 95%). Our website offers an attractive and easily navigated layout, with many new features including the ability to join online. We publish a monthly Magazine which is available on our web site as a flipbook. 200 printed copies are available at Monthly Meetings, Coffee Mornings, and at Chepstow Library and other community centres.

### **Public Benefit**

Our charity is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible and provide our core facilities, the Tuesday Live monthly meeting, the monthly Magazine, and the Third Age Trust magazine, free to members. The u3a Zoom is available for groups to use free of charge.

The activity groups are made up of our members. Knowledge is exchanged as a process of learning and groups are particularly conducive to forming friendships which is part of our objectives.

We take inclusivity and diversity very seriously and involve all our conveners to ensure that we are a welcoming, inclusive organisation.

**The trustees have ensured that everything our charity has done has helped (or is intended to help) to achieve the purposes for which it is set up, and to no other purpose.**

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

### **Grants**

Grants are given to existing groups towards purchasing equipment. Grants are given to new groups to help them to 'start-up'.

### **Volunteers**

All Activity Groups, administration, and support activities are run by volunteers from the overall membership. For example:

- All our Activity Groups are led by our members, we call them Conveners.
- Members take a role in teaching the Activity Groups, leading walks, organising educational trips etc.
- Members normally offer their homes for the smaller Activity Groups to keep costs to a minimum.
- Members also assist in many other more minor ways such as general administrative duties, providing refreshments etc.
- Members help in running the Tuesday Live monthly meetings.
- The Activity Groups provide speakers or entertainment for some of the Tuesday Live monthly meetings.

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**Section D**

**Achievements and performance**

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**Summary of the main achievements of the charity during the year**

**Membership:** Our pre Covid membership (2019) was 948, we felt it was important to keep active during Covid with the help of 2 zoom memberships, the monthly magazine (posted to those without internet) and a chatline. We successfully held Chepstow u3a together during the difficult pandemic years. Membership has steadily grown since Covid restrictions were lifted and now stands at 1045. Membership can now be paid online, by credit/debit card, and still by cash or cheque although these methods are now a significant minority.

**Website:** A decision was taken to invest in a new website which was launched in September 2022. The website has been very well received and attracts visitors every month. We now have the facility to join online.

**Magazine:** We have maintained members' involvement sending in articles and pictures which began during Covid, which has proved to be very popular. The magazine now prints 200 copies per month and is again distributed at our monthly meeting, coffee morning, at the library and other community hubs. The magazine can also be read via flipbooks on our website. This has proved to be very popular, and visits to the magazine page on the website are growing.

**Groups:** Some groups have been lost this year, but most have grown, and many are at full capacity. Our emphasis for 2024 is to encourage the creation of more groups to satisfy the increase in membership.

**Social Events:** In addition to our monthly Tuesday Live meetings and coffee mornings, we held a summer picnic by the Bandstand where our performance groups entertained us as we enjoyed a glass of Pimm's. In April we held our first concert, which provided the opportunity for our guitar group to play in public for the first time. It was a great success with well over 100 attending and will be repeated in 2024. In November our wine Appreciation 1 group hosted a very successful wine tasting evening in Mencap's beautiful Board School. For our Christmas party we were entertained by Alison Neil and her one woman show 'My sister, Mrs Beeton' whilst enjoying a glass of mulled wine and Christmas cakes. 170 members came and it was a great success.

**The u3a Family:** We have been proactive in maintaining activity within the South Wales Network of u3as, via our Zoom.

We have also been active in national discussions about the future of the Third Age Trust. We continue to work within the national u3a network. In September we hosted the u3a National Chairman, Liz Thackray and the Trustee for Wales Karen Green for an afternoon where we discussed the future of u3a nationally.

We continued as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council Volunteer Organisations group. We are an MCC stakeholder.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

To keep between £3,000 and £4,000 in reserves or about 3 to 4 months of operational costs to meet any unforeseen expenditure that may occur.

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The majority of our cash flow relates to funding by the members of individual group activities. Apart from some central seed-funding, these activities are essentially self-funding. For all other expenditure:

#### Principal sources of funds

1. Members subscriptions – about 85%
2. Gift Aid – about 12%
3. Grants & Donations – about 2%
4. The source of all our funds is England or Wales.

#### Main areas of expenditure are:

1. Subscriptions to the Third Age Trust.
2. Providing a monthly Magazine, which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mailing of the national Third Age Trust magazine, free to u3a member households who have opted to receive it.
4. All of our expenditure takes place in England or Wales.

## Section F


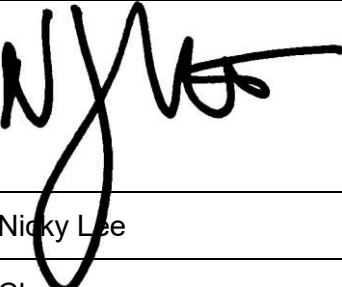

## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>	Shelagh Davies	Nicky Lee	Tony Fishpool
<b>Position (e.g. Chair, Secretary, etc.)</b>	Chairman	Chairman	Secretary
<b>Date</b>	10-1-2024	15-12-2023	20-1-2024

**CHEPSTOW U3A**  
**CHARITY # 702771**  
**RECEIPTS AND PAYMENTS ACCOUNTS**  
**For the period: 1st JANUARY 2023 to 31st DECEMBER 2023**

**SECTION A : RECEIPTS AND PAYMENTS**

<b><u>A1 : RECEIPTS</u></b>	<b>2023</b>
	<b>£</b>
Group Activities	53,466
Membership Subscriptions	12,390
Gift Aid	1,742
Grants	0
Marketing	0
Bookstall	0
Donations	20
Diaries	51
Walking Week	30,614
Open Day	150
Interest	0
Administration	0
Social Activities	85
Summer and Christmas Parties	0
Monthly Meetings	80
Third Age Matters	1,040

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<b>Sub Total</b>	<b>99,638</b>
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<b><u>A2 : ASSET AND INVESTMENT SALES</u></b>	<b>0</b>
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<b>TOTAL RECEIPTS</b>	<b>99,638</b>
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**A3 : PAYMENTS**

Group Activities	52,064
Admin	324
Beacon System Subscription	960
CLA License	0
Coffee Mornings	29
Convenor's Meetings	725
Diaries	48
Donations	150
Grants	125
Magazine Expenditure	2,206
Marketing Expenses	48
Membership	74
Membership Fee to TAT	3,604

Monthly Meetings Expenses	1,714
Open Day Expenses	562
Speakers Expenses	530
Social Activities	130
Xmas and Summer Parties	623
Third Age Matters	1,325
U3A Meetings (New Members etc)	183
Zoom Licence	144
Walking Weeks	31,494
Web Site	285

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<b>Sub Total</b>	<b>97,347</b>
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**A4: ASSET AND INVESTMENT PURCHASES**

Sum Up Credit Card Reader	150
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<b>TOTAL PAYMENTS</b>	<b>97,497</b>
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<b>NET OF RECEIPTS/PAYMENTS</b>	<b>2,141</b>
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<b><u>A5: TRANSFER BETWEEN FUNDS</u></b>	<b>0</b>
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<b><u>A6: CASH FUNDS LAST YEAR END</u></b>	<b>24,442</b>
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<b><u>CASH FUNDS THIS YEAR END</u></b>	<b>26,583</b>
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**SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD**

**B1 : CASH FUNDS**

Treasurers Main Account(General)	1,829
Treasurers Activities Account(Designated)	13,698
Membership Subscriptions Account(General)	9,210
Walking Week Account(Designated)	1,843
COIF Main Account	0
COIF Activities Account	0
Petty Cash	3

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<b>TOTAL CASH FUNDS</b>	<b>26,583</b>
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**B2 : OTHER MONETARY ASSETS**

**B3 : INVESTMENT ASSETS**

**B4 : ASSETS RETAINED FOR CHARITY'S USE**

Hi Fi System  
 Lectern  
 Extension Leads  
 Laptop PC  
 Portable Microphone System  
 Amplifiers  
 2 Microphones  
 2 Loudspeakers  
 Yamaha Sound Mixer  
 CD Player x 3  
 Electronic Keyboard  
 Projector for connection to PC  
 Hot Water Urn  
 U3A Banner  
 3 Notice Boards  
 Projection Screen  
 Bluetooth Speaker  
 Trolley  
 2 Flip Charts  
 A1 SilverSnap Frame A Board  
 2 Speakers  
 Large Teapot  
 Coffee Flask  
 Electronic DrumMachine  
 Portable Hard Drive  
 Webcam  
 External Sound Card  
 Remote control "clicker" for laptop  
 Behringer Portable PA system PK110A  
 Mixer Behringer Xenyx 802  
 3 Behringer XM1800S Microphones  
 Microphone Stand  
 Microphone Stand Tray  
 5M 6-way Mains Lead  
 10M Mains Lead  
 USB Hub  
 Ground Loop Isolators  
 Miscellaneous Cables  
 Awaydays Labels and Lanyards  
 Badminton Equipment  
 Bridge Equipment  
 Dance Hats, Skirts and Canes  
 Table Tennis Tables x 4  
 Sheet Music - Various  
 Sum Up Credit Card Reader x 2

**B5: LIABILITIES**

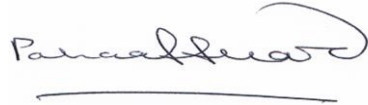
**Fund**

**Amount Due**

Outstanding Rent  
Outstanding Credit Card Invoice  
Group Expenses  
CLA Licence

Activities 706  
Activities 138  
Activities 13  
Main 60

**SIGNATURE OF TRUSTEE:**



**NAME OF TRUSTEE**  
**POSITION**

PATRICIA A. ALLARD  
TREASURER

**DATE OF APPROVAL**

12th January 2024





Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
U3A CHEPSTOW GROUP

On accounts for the year  
ended

31<sup>st</sup> DECEMBER 2023

Charity no  
(if any)

702771

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

22<sup>nd</sup> January 2024

Name:

Robert Anthony Wilson

**Relevant professional qualification(s) or body (if any):**

Retired Chartered Accountant in England and wales

**Address:**

Ty Twr

Ditch Hil Lane, Shirenewton, Monmouthshire

NP16 6RG

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

[Empty box for disclosure details]



**U3A CHEPSTOW GROUP**

England & Wales - Charity number 702771

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# Accounts

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# Trustees' Annual Report for the Year 2022

		Period start date			Period end date		
<b>From</b>	<b>Day</b>	<b>Month</b>	<b>Year</b>	<b>To</b>	<b>Day</b>	<b>Month</b>	<b>Year</b>
	01	01	2022		31	12	2022

## Section A Reference and administration details

**Charity name** U3A Chepstow Group

**Other names charity is known by** Chepstow u3a

**Registered charity number (if any)** 702771

**Charity's principal address** Riverbank House, Brightlands, Church Road, Newnham  
**Postcode** GL14 1AG

### 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)
Nicola Lee	Chairman (joint)		Chepstow u3a AGM
Shelagh Davies	Chairman (joint)		Chepstow u3a AGM
Hugh Hutton	Secretary		Chepstow u3a AGM
Ruth Harper	Treasurer		Chepstow u3a AGM
Pat Allard	Treasurer		Chepstow u3a AGM
Irene Hullah	Membership Secretary	Jan-Mar 2022	Chepstowu3a AGM
Laraine Golding	Committee Member Membership Secretary	Jan-Mar 2022 Mar-Dec 2022	Chepstow u3a AGM
Marion Huckle	Committee Member	Jan-Mar 2022	Chepstow u3a AGM
Anne Pitman	Committee Member		Chepstow u3a AGM
Alison Broughton	Committee Member		Chepstow u3a AGM
Pamela Harrison	Committee Member		Chepstow u3a AGM
Jenny Channing	Committee Member		Chepstow u3a AGM
Ann Tyson	Committee Member		Chepstow u3a AGM
Sandra Gregory	Committee Member		Chepstow u3a AGM

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

## Name of chief executive or names of senior staff members (Optional information)

None

## Section B management

## Structure, governance and

### Description of the charity's trusts

#### Type of governing document

Original Constitution of 1<sup>st</sup> December 1989  
Revised Constitution approved by Third Age Trust and then by members on 7<sup>th</sup> February 2018. Further changes to allow electronic meetings, introduce proxy voting, formalise electronic communications and revise the quorum definition to include proxy voters were voted through at the 2021 AGM.

#### How the charity is constituted

Unincorporated Association

#### Trustee selection methods

Elected by members at AGM - all trustees are subject to re-election every year.  
Appointment by the Executive Committee (for casual vacancies)  
Co-option by the Executive Committee

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

#### Policies for Induction of Trustees:

1. Charity Commission's Charity Trustee - What's Involved
2. u3a Advice Sheet on Conduct for Trustees
3. u3a Induction of Trustees

#### Organisation

Chepstow u3a is an operationally independent organisation under the umbrella of the Third Age Trust. The Committee deals with the financial and practical running of the charity. We have formed loose links with other u3as and other organisations for the promotion of our objectives.

#### Major Risks

No major risk considerations and management plans are currently in place but areas which could be of major risk are:

1. Financial: these are controlled within the committee thus minimising the risk of fraud or error. Additional payment controls put in place to minimise the risk from scams was put in place 2022.
2. Governance: each Trustee has specific responsibilities within the committee so they feel an integral part of the u3a.
3. Compliance: Annual Accounts are reported to Charity Commission.
4. u3a Risk assessments are completed by conveners to assess risk factors at the venues used for their activities.
5. A major review of our Risk Management was implemented in

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

### Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

#### **Objectives**

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 personal development, and mental wellbeing.

#### **The Main Activities**

The central focus of our u3a is our 80 activity groups, offering an eclectic mix of educational, physical and social activities.

We also offer a range of social events, offering some of these as hybrid meetings to offer an inclusive programme for those members who are unable/unwilling to attend in person.

In August we hold a picnic in the park with entertainment from our performance groups, where members can gather with their friends and family to enjoy an afternoon.

We are a Monmouthshire stakeholder and participate fully in local community discussions with Monmouthshire County Council and Chepstow Town Council.

We participate in community events such as the Chepstow Festival of Arts, and we support our performance groups in their community concerts.

#### **Tuesday Live Monthly Meetings**

2022 saw a full programme of hybrid meetings in the community Drill Hall. Numbers have slowly grown over the months. In December we invited the Chepstow Male Voice Choir to entertain us and we opened the Christmas season with 150 of our members.

#### **Saturday Coffee Mornings**

These are monthly, and are held at the Chepstow Club. These have been very successful and regularly attract around 40 members.

#### **Activity Groups**

Eighty educational and leisure activity groups meet regularly to explore their area of interest: intellectual, physical, or creative, for the benefit of our members. These groups also offer trips to the theatre, various historic and artistic venues and walking trips of between one day and one week. These are now attracting maximum numbers. Indeed, the trip to Windsor Castle was so popular that our AwayDays group ran two trips.

Apart from some start up grants and help with purchasing capital equipment, all groups are self-funding.

#### **Communication with Members**

We keep members fully informed of all our activities by sending out information emails and maintaining a web site for those of our members who are 'on-line' (currently 95%). In September we

launched a new website, 18 months in development. It offers an attractive and easily navigated layout, with many new features including the ability to join online. We publish a monthly Magazine which is available on our web site as a flipbook. 200 printed copies are available at Monthly Meetings, Coffee Mornings, and at Chepstow Library and other community centres.

### **Public Benefit**

Our charity is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible and provide our core facilities, the Tuesday Live monthly meeting, the monthly Magazine, and the Third Age Trust magazine, free to members. The u3a Zoom is available for groups to use free of charge.

The activity groups are made up of our members. Knowledge is exchanged as a process of learning and groups are particularly conducive to forming friendships which is part of our objectives.

We take inclusivity and diversity very seriously, and involve all of our conveners to ensure that we are a welcoming, inclusive organisation.

**The trustees have ensured that everything our charity has done has helped (or is intended to help) to achieve the purposes for which it is set up, and to no other purpose.**

## **Additional details of objectives and activities (Optional information)**

### **Grants**

Grants are given to existing groups towards purchasing equipment. Grants are given to new groups to help them to 'start-up'.

### **Volunteers**

All Activity Groups, administration, and support activities are run by volunteers from the overall membership. For example:

- All of our Activity Groups are led by our members, we call them Conveners.
- Members take a role in teaching the Activity Groups, leading walks, organising educational trips etc.
- Members normally offer their homes for the smaller Activity Groups to keep costs to a minimum.
- Members also assist in many other more minor ways such as general administrative duties, providing refreshments etc.
- Members help in running the Tuesday Live monthly meetings.
- The Activity Groups provide speakers or entertainment for some of the Tuesday Live monthly meetings.

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.



## Summary of the main achievements of the charity during the year

**Membership:** In 2020 we focused on retaining existing members in the face of the Covid Pandemic. In 2021 our strategy widened to recruitment and retention. 2021 ended with 954 members, 55 of whom joined after visiting the Open Day in October. Our pre Covid membership (2019) was 948, and we feel that we successfully held Chepstow u3a together during the difficult Pandemic years. We have bounced back in a more positive way than many u3as because we kept our members engaged with zoom and the monthly magazine during the difficult lockdowns, so our groups were ready to meet face to face as soon as regulations allowed.

**Website:** A decision was taken to invest in a new website as Sitebuilder was 20 years old and had significant restrictions. A group was formed to develop a brief and to investigate potential suppliers. A local web designer was chosen and worked closely with the u3a website Lead. The new website was launched in September 2022, firstly to the conveners and then to the membership in general. Many training sessions for conveners were held to ensure that each group has the technical knowhow to keep their webpage updated. The website has been very well received and is now attracting visitors every month.

**Magazine:** Over Covid more member participation was included in the magazine, in place of group activities. This proved to be very popular and has been kept during 2022. The structure of the magazine has evolved to include group activities and member activities. The magazine now prints 200 copies per month and is again distributed at our monthly meeting, coffee morning, at the library and other community hubs. With the launch of the new website, the magazine is now read via flipbooks and thus reads exactly like a magazine, although online. This has proved to be very popular, and visits to the magazine page on the website are growing.

**Groups:** All of our groups are now meeting face to face. Numbers across many groups have not yet reached pre Covid levels, and we are putting effort into encouraging people to try new groups.

**Social Events:** In addition to our monthly Tuesday Live meetings and coffee mornings, we held a summer picnic by the Bandstand where our performance groups entertained us as we enjoyed a glass of Pimm's. In October we celebrated the 40<sup>th</sup> anniversary of u3a in the UK with a party with Bubbly and a magician. In November our wine Appreciation 4 group hosted a very successful wine tasting evening in Mencap's beautiful Board School. For our Christmas party we were entertained by the Chepstow Male Voice Choir whilst enjoying a glass of mulled wine and Christmas cakes.

**Marketing:** u3a had a big presence at the Chepstow Festival of Arts in July which raised awareness and interest.

**The u3a Family:** We have been proactive in maintaining activity within the South Wales Network of u3as using our Zoom for meetings and making significant contributions to the discussions.

We have also been active in national discussions about the future of the Third Age Trust. We continue to work within the u3a network, sharing best practice via the toolkit resource.

We continued as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council Volunteer Organisations group. We are an MCC stakeholder.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

To keep between £3,000 and £4,000 in reserves or about 3 to 4 months of operational costs to meet any unforeseen expenditure that may occur.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The majority of our cash flow relates to funding by the members of individual group activities. Apart from some central seed-funding, these activities are essentially self-funding. For all other expenditure:

#### Principal sources of funds

1. Members subscriptions - about 85%
2. Gift Aid - about 12%
3. Grants & Donations - about 2%
4. The source of all our funds is England or Wales.

#### Main areas of expenditure are:

1. Subscriptions to the Third Age Trust
2. Providing a monthly Magazine which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mailing of the national Third Age Trust magazine, free to u3a member households who have opted to receive it.
4. All of our expenditure takes place in England or Wales.

## Section F


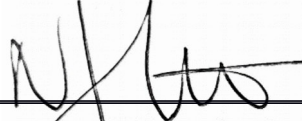

## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)			
Full name(s)	Shelagh Davies	Nicky Lee	Hugh Hutton
Position (e.g. Chair, Secretary, etc.)	Chairman	Chairman	Secretary

<b>Date</b>	7 <sup>th</sup> February 2023	7 <sup>th</sup> February 2023	7 <sup>th</sup> February 2023
-------------	-------------------------------	-------------------------------	-------------------------------

**2022 Annual Accounts**  
**For the period: 1st JANUARY 2022 to 31st DECEMBER 2022**

**SECTION A : RECEIPTS AND PAYMENTS**

<b><u>A1 : RECEIPTS</u></b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Group Activities	45,208	22,378
Membership Subscriptions	11,420	9,555
Gift Aid	1,794	1,347
Grants	150	0
Marketing	0	0
Bookstall	0	0
Donations	32	85
Diaries	81	60
Walking Week	3,500	4,800
Open Day	0	200
Interest	0	1
Administration	16	20
Social Activities	95	0
Summer and Christmas Parties	0	180
<b>Sub Total</b>	<b>62,296</b>	<b>38,626</b>
<b><u>A2 : ASSET AND INVESTMENT SALES</u></b>	<b>0</b>	<b>0</b>
<b>TOTAL RECEIPTS</b>	<b>62,296</b>	<b>38,626</b>
<b><u>A3 : PAYMENTS</u></b>		
Group Activities	46,939	23,411
Admin	192	216
Beacon System Subscription	933	904
CLA License	60	60
Coffee Mornings	110	35
Convenor's Meetings	608	141
Diaries	79	12
Donations	70	0
Grants	95	0
Magazine Expenditure	1,711	1,832
Marketing Expenses	0	723
Membership	117	206
Membership Fee to TAT	3,472	2,982
Monthly Meetings Expenses	1149	704
Open Day Expenses	0	637
Speakers Expenses	425	775
Social Activities	136	0
Xmas and Summer Parties	648	332
Third Age Matters	1,504	1,314
U3A Meetings (New Members etc)	74	95
Zoom Licence	144	480
Walking Weeks	5700	0
Web Site	1504	0
<b>Sub Total</b>	<b>65,670</b>	<b>34,859</b>
<b><u>A4: ASSET AND INVESTMENT PURCHASES</u></b>		<b>0</b>
Sum Up Credit Card Reader	150	
New Laptop computer	498	
New Projector for laptop	495	
<b>TOTAL PAYMENTS</b>	<b>66,813</b>	<b>34,859</b>
<b>NET OF RECEIPTS/PAYMENTS</b>	<b>-4,517</b>	<b>3,767</b>
<b><u>A5: TRANSFER BETWEEN FUNDS</u></b>	<b>0</b>	<b>0</b>
<b><u>A6: CASH FUNDS LAST YEAR END</u></b>	<b>28,959</b>	<b>25,192</b>
<b><u>CASH FUNDS THIS YEAR END</u></b>	<b>24,442</b>	<b>28959</b>

**SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD**

**B1 : CASH FUNDS**

Treasurers Main Account(General)	3,514	2,916
Treasurers Activities Account(Designated)	12,308	14,011
Membership Subscriptions Account(General)	5,894	7,102
Walking Week Account(Designated)	2,723	4,923
COIF Main Account	0	0
COIF Activities Account	0	0
Petty Cash	3	7
<b>TOTAL CASH FUNDS</b>	<b>24,442</b>	<b>28,959</b>

**B2 : OTHER MONETARY ASSETS**

0

**B3 : INVESTMENT ASSETS**

0

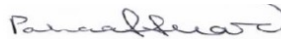
**B4 : ASSETS RETAINED FOR CHARITY'S USE**

Hi Fi System	Electronic DrumMachine
Lectern	Portable Hard Drive
Extension Leads	Webcam
Laptop PC	External Sound Card
Portable Microphone System	Remote control "clicker" for laptop
Amplifiers	Behringer Portable PA system PK110A
2 Microphones	Mixer Behringer Xenyx 802
2 Loudspeakers	3 Behringer XM1800S Microphones
Yamaha Sound Mixer	Microphone Stand
CD Player x 3	Microphone Stand Tray
Electronic Keyboard	5M 6-way Mains Lead
Projector for connection to PC	10M Mains Lead
Hot Water Urn	USB Hub
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Trolley	Bridge Equipment
2 Flip Charts	Dance Hats, Skirts and Canes
A1 SilverSnap Frame A Board	Table Tennis Tables x 4
2 Speakers	Sheet Music - Various
Large Teapot	Sum Up Credit Card Reader
Coffee Flask	

**B5: LIABILITIES**

	<b>Fund</b>	<b>Amount Due</b>
Outstanding Rent	Activities	910
Outstanding Credit Card Invoice	Activities	177
Uncleared Cheques	Activities	11
Walking Weeks 2022	Walking Weeks	2600

**SIGNATURE OF TRUSTEE:**



**NAME OF TRUSTEE**

PATRICIA A. ALLARD

**POSITION**

TREASURER

**DATE OF APPROVAL**

23rd January 2022

# Independent Examiner's Report



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

U3A CHERSTOW GROUP

On accounts for the year  
ended

31<sup>st</sup> DECEMBER 2022

Charity no  
(if any) 702771

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2022.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 23<sup>rd</sup> January 2023

Name: Robert Anthony Wilson

Relevant professional  
qualification(s) or body  
(if any):

Retired Chartered Accountant in England and Wales

Address:

Ty Twr

Ditch Hill Lane, Shirenewton, Monmouthshire

NP16 6RG

**2022 Annual Accounts**  
**For the period: 1st JANUARY 2022 to 31st DECEMBER 2022**

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**B2 : OTHER MONETARY ASSETS**

0

**B3 : INVESTMENT ASSETS**

0

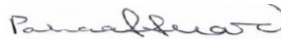
**B4 : ASSETS RETAINED FOR CHARITY'S USE**

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Yamaha Sound Mixer	Microphone Stand
CD Player x 3	Microphone Stand Tray
Electronic Keyboard	5M 6-way Mains Lead
Projector for connection to PC	10M Mains Lead
Hot Water Urn	USB Hub
U3A Banner	Ground Loop Isolators
3 Notice Boards	Miscellaneous Cables
Projection Screen	Awaydays Labels and Lanyards
Bluetooth Speaker	Badminton Equipment
Trolley	Bridge Equipment
2 Flip Charts	Dance Hats, Skirts and Canes
A1 SilverSnap Frame A Board	Table Tennis Tables x 4
2 Speakers	Sheet Music - Various
Large Teapot	Sum Up Credit Card Reader
Coffee Flask	

**B5: LIABILITIES**

	<b>Fund</b>	<b>Amount Due</b>
Outstanding Rent	Activities	910
Outstanding Credit Card Invoice	Activities	177
Uncleared Cheques	Activities	11
Walking Weeks 2022	Walking Weeks	2600

**SIGNATURE OF TRUSTEE:**



**NAME OF TRUSTEE**

PATRICIA A. ALLARD

**POSITION**

TREASURER

**DATE OF APPROVAL**

23rd January 2022

# Independent Examiner's Report



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

U3A CHERSTOW GROUP

On accounts for the year  
ended

31<sup>st</sup> DECEMBER 2022

Charity no  
(if any)

702771

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> DECEMBER 2022.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

23<sup>rd</sup> January 2023

Name:

Robert Anthony Wilson

Relevant professional  
qualification(s) or body  
(if any):

Retired Chartered Accountant in England and Wales

Address:

Ty Twr

Ditch Hill Lane, Shirenewton, Monmouthshire

NP16 6RG

**U3A CHEPSTOW GROUP**

England & Wales - Charity number 702771

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# Accounts

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# Trustees' Annual Report for the Year 2021

		Period start date					Period end date		
<b>From</b>	<b>Day</b> 01	<b>Month</b> 01	<b>Year</b> 2021	<b>To</b>	<b>Day</b> 31	<b>Month</b> 12	<b>Year</b> 2021		

## Section A Reference and administration details

**Charity name** U3A Chepstow Group

**Other names charity is known by** Chepstow u3a

**Registered charity number (if any)** 702771

**Charity's principal address** Riverbank House, Brightlands, Church Road, Newnham

**Postcode** GL14 1AG

### 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)
Derek Shottin	Chairman	Jan – Mar 2021	Chepstow u3a AGM
Nicola Lee	Committee Member Chairman (joint)	Jan – Mar 2021 Mar – Dec 2021	Chepstow u3a AGM
Shelagh Davies	Committee Member Chairman (joint)	Jan – Mar 2021 Mar – Dec 2021	Chepstow u3a AGM
Hugh Hutton	Secretary		Chepstow u3a AGM
Ruth Harper	Treasurer	Mar- Dec 2021	Chepstow u3a AGM
Pat Allard	Treasurer		Chepstow u3a AGM
Irene Hullah	Membership Sec.		Chepstow u3a AGM
Marion Huckle	Committee Member		Chepstow u3a AGM
Anne Pitman	Committee Member		Chepstow u3a AGM
Alison Broughton	Committee Member	Jan – Mar 2021 Mar – Dec 2021	Co-opted by EC Chepstow u3a AGM
Pamela Harrison	Committee Member	Mar – Dec 2021	Chepstow u3a AGM
Jenny Channing	Committee Member	Sept – Dec 2021	Appointed by EC
Laraine Golding	Committee Member	Oct – Dec 2021	Co-opted by EC
Ann Tyson	Committee Member	Oct – Dec 2021	Co-opted by EC
Sandra Gregory	Committee Member	Mar – Dec 2021	Chepstow u3a AGM
Wilf Summerbell	Committee Member	Jan – June 2021	Chepstow u3a AGM
Chris Stott	Committee Member	Jan – Mar 2021	Chepstow u3a AGM
Susan Williams	Committee Member	Jan – Mar 2021	Chepstow u3a AGM

EC = Executive Committee

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

None
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**Section B Structure, governance and management**

**Description of the charity’s trusts**

<b>Type of governing document</b>	Original Constitution of 1 <sup>st</sup> December 1989 Revised Constitution approved by Third Age Trust and then by members on 7 <sup>th</sup> February 2018. Further changes to allow electronic meetings, introduce proxy voting, formalise electronic communications and revise the quorum definition to include proxy voters were voted through at the 2021 AGM.
<b>How the charity is constituted</b>	Unincorporated Association
<b>Trustee selection methods</b>	Elected by members at AGM – all trustees are subject to re-election every year. Appointment by the Executive Committee for (casual vacancies) Co-option by the Executive Committee

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

<p><b>Policies for Induction of Trustees:</b></p> <ol style="list-style-type: none"> <li>1. Charity Commission’s Charity Trustee – What’s Involved</li> <li>2. u3a Advice Sheet on Conduct for Trustees</li> <li>3. u3a Induction of Trustees</li> </ol> <p><b>Organisation</b> Chepstow u3a is an operationally independent organisation under the umbrella of the Third Age Trust. The Committee deals with the financial and practical running of the charity. We have formed loose links with other u3a’s and other organisations for the promotion of our objectives.</p> <p><b>Major Risks</b> No major risk considerations and management plans are currently in place but areas which could be of major risk are:</p> <ol style="list-style-type: none"> <li>1. Financial: these are controlled within the committee thus minimising the risk of fraud or error.</li> <li>2. Governance: each Trustee has specific responsibilities within the committee so they feel an integral part of the u3a.</li> <li>3. Compliance: Annual Accounts are reported to Charity Commission.</li> <li>4. u3a Risk assessments are completed by conveners to assess risk factors at the venues used for their activities.</li> <li>5. A major review of our Risk Management was implemented in 2017 and the Risk Register is reviewed twice a year by the Committee. This was enhanced to cope with the Coronavirus Pandemic.</li> </ol>
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Summary of the objects of the charity set out in its governing document

### Objectives

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.

### The Main Activities

Despite being a border town, we are a Welsh u3a and therefore come under Welsh Government Covid restrictions. During the 2020 lockdown we established groups meeting via Zoom and WhatsApp. We also instigated twice monthly Zoom meetings with a speaker, called Tuesday Live. This was a successful strategy and our u3a remained a cohesive organisation with a higher member retention than the average.

As lockdown eased in May 2021 our groups began to meet in person. Each group convener completed a risk assessment which was approved by the committee.

Although many community events were cancelled, our art, photography, flower arranging, and performance groups participated in the Chepstow Festival of Arts in July.

Our first large u3a gathering was a picnic by the Bandstand. Three of our performance groups entertained over 100 members who gathered on the grass with their picnics.

We also ran an Open Day in October and, despite inclement weather, 28 new members joined on the day, with another 27 joining subsequently in October.

### Tuesday Live/ Monthly Meetings

Monthly meetings were held on Zoom until September, when we had a limited number of members in the Drill Hall, and more joining us on Zoom.

The second Tuesday Live each month carried on via Zoom throughout the year, and we were able to secure a wide breadth of speakers from around the country.

### Saturday Coffee Mornings

From September, these restarted on a monthly basis, moving home to the Chepstow Club. These have been very successful and regularly attract around 40 members.

### Activity Groups

Eighty educational and leisure activity groups meet regularly to explore their area of interest: intellectual, physical, or creative, for the benefit of our members. Normally some of these groups involve trips to the theatre, various historic and artistic venues and walking trips of between one day and one week. Slowly, over the second half of the year, most of the groups met face to face again.

Theatre group ran their first trip in October breaking new ground with a visit to Bristol to see Madam Butterfly. The AwayDays group ran a trip to Kew Gardens in July, a trip to Highclere Castle in August and a shopping trip to the Victorian market at Stratford upon Avon.

Apart from some start up grants and help with purchasing capital equipment all groups are self-funding.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

### **Communication with Members**

We keep members fully informed of all our activities by sending out information emails and maintaining a web site for those of our members who are 'on-line' (currently 95%). We publish a monthly Magazine which is normally available on our web site, at Monthly Meetings, Coffee Mornings, and at Chepstow Library. Since these outlets have been unavailable until September, we relied on members downloading the magazine from the web site and have mailed the magazine to those members who are not on email.

### **Public Benefit**

Our charity is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible and provide our core facilities, the Tuesday Live monthly meeting, the monthly Magazine, and the Third Age Trust magazine, free to members. The u3a Zoom is available for groups to use free of charge.

The activity groups are made up of our members. Knowledge is exchanged as a process of learning and groups are particularly conducive to forming friendships which is part of our objectives.

**The trustees have ensured that everything our charity has done has helped (or is intended to help) to achieve the purposes for which it is set up, and to no other purpose.**

### **Additional details of objectives and activities (Optional information)**

#### **Grants**

Grants are given to existing groups towards purchasing equipment. Grants are given to new groups to help them to 'start-up'

#### **Volunteers**

All Activity Groups, administration, and support activities are run by volunteers from the overall membership. For example:

- All of our Activity Groups are led by our members, we call them Conveners.
- Members take a role in teaching the Activity Groups, leading walks, organising educational trips etc.
- Members normally offer their homes for the smaller Activity Groups to keep costs to a minimum. However, this has been subject to Welsh Covid regulations and has been sporadic.
- Members also assist in many other more minor ways such as general administrative duties, providing refreshments etc.
- Members help in running the Tuesday Live monthly meetings.
- The Activity Groups provide speakers or entertainment for some of the Tuesday Live monthly meetings.

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

**Membership:** In 2020 we focused on retaining existing members in the face of the Covid Pandemic. In 2021 our strategy widened to recruitment and retention. 2021 finished with 954 members, 55 of whom joined after visiting the Open Day in October. As 2019 ended with 948 members we feel that we are moving out of the difficult Pandemic years. We believe that our u3a has bounced back from the Pandemic in a more positive way than many u3as because we kept our members engaged during the difficult lockdowns with zoom and the monthly magazine, so our groups were ready to meet face to face as soon as regulations allowed.

**Website:** The website continued to be updated. A decision was taken to invest in a new website as Sitebuilder is now 20 years old and has significant restrictions. A group was formed to develop a brief and to investigate potential suppliers.

**Magazine:** The change to the format of the magazine because of Covid proved to be very successful and participation by the members is still very high. Visits to the magazine page on the website remain at around 1400 per month. Those who could not access it via the internet were sent the magazine to keep them engaged until pre-Covid distribution channels were open again in September.

**Groups:** Virtually all of our groups kept operating virtually during the lockdown and as restrictions relaxed met face to face. Considerable effort by the convener liaison team and the secretary went into supporting this re-emergence.

**Social Events:** In August we held a picnic by the bandstand celebrating our return to face-to-face meeting. 3 of our groups: Recorders, Ukulele and Wyenotes performed, over 100 people attended and it was a great success. In November we ran a wine tasting evening in Mencap's beautifully renovated Board School with 70 members attending, celebrating the opportunity to meet and enjoy each other's company.

**Marketing:** u3a had a big presence at the Chepstow Festival of Arts in July which raised awareness and interest. In October we held an Open Day which attracted potential new members, but also gave our conveners a chance to chat after a long absence and reminded existing members of all the opportunities that we offer.

**The u3a Family:** We have been proactive in maintaining activity within the South Wales Network of u3as during the Pandemic by using our Zoom for their meetings and making significant contributions to their discussions. We have shared our Facebook experience with 2 presentations handing on our learnings.

We have also been very active within the National Pathfinder group, contributing articles and sharing best practice with u3as across the country.

We continued as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council Volunteer Organisations group. We are now a MCC stakeholder.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

To keep between £3,000 and £4,000 in reserves or about 3 to 4 months of operational costs to meet any unforeseen expenditure that may occur.

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The majority of our cash flow relates to funding by the members of individual group activities. Apart from some central seed-funding, these activities are essentially self-funding. For all other expenditure:

Principal sources of funds

1. Members subscriptions – about 85%
2. Gift Aid – about 12%
3. Grants & Donations – about 2%
4. The source of all our funds is England or Wales.

Main areas of expenditure are:

1. Subscriptions to the Third Age Trust
2. Providing a monthly Magazine which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mail of the national Third Age Trust magazine, free to u3a member households who have opted to receive it.
4. All of our expenditure takes place in England or Wales.

## Section F

## Other optional information

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## Section G

## Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>	Shelagh Davies	Nicky Lee	Hugh Hutton
<b>Position (e.g. Chair, Secretary, etc.)</b>	Chairman	Chairman	Secretary
<b>Date</b>	1 <sup>st</sup> February 2022	1 <sup>st</sup> February 2022	1 <sup>st</sup> February 2022

## SECTION A : RECEIPTS AND PAYMENTS

<u>A1 : RECEIPTS</u>	<u>2021</u>	<u>2020</u>
	£	£
Group Activities	22,378	20,431
Membership Subscriptions	9,555	9,249
Gift Aid	1,347	1,512
Marketing	0	0
Bookstall	0	12
Donations	85	1,184
Diaries	60	88
Walking Week	4,800	1,950
Open Day	200	0
Interest	1	12
Administration	20	0
Summer and Christmas Parties	180	0
<b>Sub Total</b>	<b>38,626</b>	<b>34,438</b>
<hr/>		
<b><u>A2 : ASSET AND INVESTMENT SALES</u></b>	<b>0</b>	<b>0</b>
<hr/>		
<b>TOTAL RECEIPTS</b>	<b>38,626</b>	<b>34,438</b>
<hr/>		
<b><u>A3 : PAYMENTS</u></b>		
Group Activities	23,411	17,675
Admin	216	313
Beacon System Subscription	904	967
CLA License	60	60
Coffee Mornings	35	0
Convenor's Meetings	141	0
Diaries	12	78
Grants/Donations	0	234
Magazine Expenditure	1,832	1,475
Marketing Expenses	723	130
Membership	206	0
Membership Fee to TAT	2,982	3,028
Monthly Meetings Expenses	704	218
Open Day Expenses	637	128
Speakers Expenses	775	310
Xmas and Summer Parties	332	30
Third Age Matters	1,314	1,295
U3A Meetings (New Members etc)	95	0
Zoom Licence	480	165
Walking Weeks	0	4,475
<b>Sub Total</b>	<b>34,859</b>	<b>30,581</b>
<hr/>		
<b><u>A4: ASSET AND INVESTMENT PURCHASES</u></b>	<b>0</b>	<b>0</b>
<hr/>		
<b>TOTAL PAYMENTS</b>	<b>34,859</b>	<b>30,581</b>
<hr/>		
<b>NET OF RECEIPTS/PAYMENTS</b>	<b>3,767</b>	<b>3,857</b>
<b><u>A5: TRANSFER BETWEEN FUNDS</u></b>	<b>0</b>	<b>0</b>
<b><u>A6: CASH FUNDS LAST YEAR END</u></b>	<b>25,192</b>	<b>21,335</b>
<hr/>		
<b><u>CASH FUNDS THIS YEAR END</u></b>	<b>28,959</b>	<b>25,192</b>
<hr/>		

**SECTION B: STATEMENT OF ASSETS AND LIABILITIES AT END OF PERIOD**

<b><u>B1 : CASH FUNDS</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>
Treasurers Main Account(General)	2,916	3,059
Treasurers Activities Account(Designated)	14,011	9,858
Membership Subscriptions Account(General)	7,102	4,638
Walking Week Account(Designated)	4,923	123
COIF Main Account	0	2,204
COIF Activities Account	0	5,303
Petty Cash	7	7
<b>TOTAL CASH FUNDS</b>	<b>28,959</b>	<b>25,192</b>

**B2 : OTHER MONETARY ASSETS** 0

**B3 : INVESTMENT ASSETS** 0

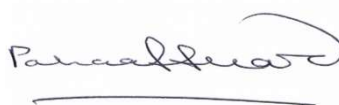
**B4 : ASSETS RETAINED FOR CHARITY'S USE**

Laptop PC  
Projectors for PC with screen and stand  
Portable hard drive  
Extension leads and cables  
Hybrid meeting equipment  
Sound systems  
Keyboard  
Drum machine  
Hot water urn, teapot and flask  
Banners and notice boards  
Flip charts  
Lectern  
Bridge equipment  
Table tennis tables  
Badminton equipment  
Dance equipment  
Sheet music

**B5: LIABILITIES**

	<b>Fund</b>	<b>Amount Due</b>
Outstanding Rent	Activities	791
Uncleared Cheques	Activities	31
Monies held for Awaydays Visits in 2022	Activities	1,120
Uncleared Payment	Main	92
Purchase of 2022 Diaries	Main	48
Walking Weeks 2022	Walking Weeks	4,800

**SIGNATURE OF TRUSTEE:**



**NAME OF TRUSTEE**

PATRICIA A. ALLARD  
TREASURER

**POSITION**

**DATE**

16th January 2022

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None



Section A

Independent Examiner's Report

Report to the trustees/ members of

U3A Chepstow Group

On accounts for the year ended

31<sup>st</sup> December 2021

Charity no (if any)

702771

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> December 2021

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

[Signature of Robert Anthony Wilson]

Date:

17 January 2022

Name:

Robert Anthony Wilson

Relevant professional qualification(s) or body (if any):

Retired Chartered Accountant in England and Wales

Address:

Ty Twr

Ditch Hill Lane, Shirenewton, Monmouthshire

NP16 6RG