



Trustees' Annual Report for the Year 2021

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2021		31	12	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

Section B	Structure, governance and management
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Description of the charity's trusts**Type of governing document**

Original Constitution of 1 st December 1989 Revised Constitution approved by Third Age Trust and then by members on 7 th 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
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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 u3a's 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.
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 2017 and the Risk Register is reviewed twice a year by the Committee. This was enhanced to cope with the Coronavirus Pandemic.

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)

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 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.

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:


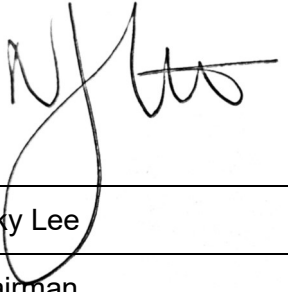

1. Subscriptions to the Third Age Trust
2. Providing a monthly Magazine which is free for u3a members. This also acts as publicity at our marketing events and is normally freely available to the public at Chepstow library.
3. Direct mail of the national Third Age Trust magazine, free to u3a member households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

Section F Other optional information

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
Date	1 st February 2022	1 st February 2022	1 st 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
Sub Total	38,626	34,438
<u>A2 : ASSET AND INVESTMENT SALES</u>	0	0
TOTAL RECEIPTS	38,626	34,438
<u>A3 : PAYMENTS</u>		
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
Sub Total	34,859	30,581
<u>A4: ASSET AND INVESTMENT PURCHASES</u>	0	0
TOTAL PAYMENTS	34,859	30,581
NET OF RECEIPTS/PAYMENTS	3,767	3,857
<u>A5: TRANSFER BETWEEN FUNDS</u>	0	0
<u>A6: CASH FUNDS LAST YEAR END</u>	25,192	21,335
<u>CASH FUNDS THIS YEAR END</u>	28,959	25,192

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

<u>B1 : CASH FUNDS</u>	<u>2021</u>	<u>2020</u>
	£	£
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
TOTAL CASH FUNDS	28,959	25,192

B2 : OTHER MONETARY ASSETS 0

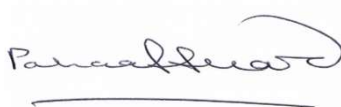
B3 : INVESTMENT ASSETS 0

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

<u>B5: LIABILITIES</u>	Fund	Amount Due
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

31st 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 31st 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:

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