



Trustees' Annual Report for the Year 2022

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	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	Jan-Mar 2022	
	Membership Secretary	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 1st December 1989
Revised Constitution approved by Third Age Trust and then by members on 7th 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)

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.
- 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 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 40th 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


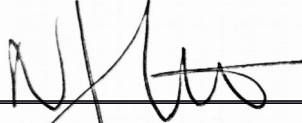

Other optional information

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

Date	7 th February 2023	7 th February 2023	7 th February 2023
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2022 Annual Accounts

For the period: 1st JANUARY 2022 to 31st DECEMBER 2022

SECTION A : RECEIPTS AND PAYMENTS

<u>A1 : RECEIPTS</u>	2022	2021
	£	£
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
Sub Total	62,296	38,626
<u>A2 : ASSET AND INVESTMENT SALES</u>	0	0
TOTAL RECEIPTS	62,296	38,626
<u>A3 : PAYMENTS</u>		
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
Sub Total	65,670	34,859
<u>A4: ASSET AND INVESTMENT PURCHASES</u>		0
Sum Up Credit Card Reader	150	
New Laptop computer	498	
New Projector for laptop	495	
TOTAL PAYMENTS	66,813	34,859
NET OF RECEIPTS/PAYMENTS	-4,517	3,767
<u>A5: TRANSFER BETWEEN FUNDS</u>	0	0
<u>A6: CASH FUNDS LAST YEAR END</u>	28,959	25,192
CASH FUNDS THIS YEAR END	24,442	28,959

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
TOTAL CASH FUNDS	24,442	28,959

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
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

	Fund	Amount Due
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**

31st 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 31st 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: 23rd 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

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