

UPPER BANN U3A

Northern Ireland · Charity number 100619

Details

Status	Received
Registered	2014-09-17
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	10 Hunters Hill Park Gilford Craigavon Bt63 6ta BT63 6TA
Email	secubu3a@gmail.com
Website	upperbannu3a.com

Activities

Purposes: The objects of the U3A are: (i) to advance the education of the public and in particular the education of older people, no longer in full time gainful employment in the Upper Bann area and the surrounding locality. (ii) to provide facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

What the charity does: The advancement of education,Other charitable purposes

How the charity works: Education/training,Sport/recreation

Who the charity helps: Older people

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£11,695	£12,621	£0	0

Trustees

Name	Role	Appointed
Bryan Mclaughlin		
David Godfrey Donaldson		
Dr Paula Mcalinden		
Gillian Stevenson		
Heather Louden		
Mr Arnould Hatch		
Mr Paddy Haughian		
Mr Trevor Hutton		
Mrs Audrey Carroll		
Ms Alex Barr		
Ruth Irwin		

UPPER BANN U3A

Northern Ireland - Charity number 100619

Accounts

**UPPER BANN U3A
ACCOUNTS FOR THE YEAR ENDED
31ST MARCH 2025**

UPPER BANN U3A
STATEMENT OF ACCOUNTS: ALL ACCOUNTS

INCOME & EXPENDITURE - 1ST APRIL 2024 - 31ST MARCH 2025

UPPER BANN U3A
NOTES TO U3A ACCOUNTS FOR THE YEAR ENDING 31ST MARCH 2025

NOTE 1 The accounts for the year March 2025 have been prepared using the Income and Expenditure Accounting reporting system as required by the Charities Commission Northern Ireland. No adjustments have been made for prepayments or accruals. The Beacon system is used to record all income and expenditure.

NOTE 2 The Bank Balance as at 31 March 2025 was £5,635.25 which included new member payments in March (£527.28) and membership renewals for 2025/2026 (£2,728.00). Adjusting the bank balance for these two amounts gives an underlying balance of £2,379.97 (£5635.25 - £3,255.28)

NOTE 3 The Beacon system was reconciled to the bank balance as follows – Balance per Beacon £2,907.25 add membership renewals not on Beacon £2,728.00 at 31 March 2025 giving £5,635.25.

NOTE 4 We received two £1,000 Take 5 grants in May 2024 for The Monday Walking Group and Knit 'n' Natter Group. Further grants were received to fund The Open Day. £500 from Third Age Trust and £500 from ABC Council.

NOTE 5 A number of new U3A activities started during the year and we were able to hold our annual BBQ in July and our Christmas Lunch at the end of November. As always it was good to meet up and socialise.

NOTE 6 The committee met regularly during the year. It reviewed the membership subscriptions for the year and decided to increase it to £20 for 2025/2026.

NOTE 7 In line with U3A policy, Activity Funds exceeding £150 are given to the treasurer and lodged in the bank account. All such funds are held as Restricted and can be accessed by the relevant group at a future date if required.

The current balances at the year-end are detailed below.

ACTIVITY	AS AT 31 MARCH 2025	PREVIOUS YEAR
Bridge	£0.00	£264.04
Health and Wellness	£50.00	£0.00
Sing A Long	£61.05	£111.79
Spanish	£27.05	£0.00

Other sums less than £150 are held by a named member of the activity group.

ACTIVITY	GROUP CONVENOR	BALANCE 31-Mar-25	BALANCE 31-Mar-24
Bridge	Tom Horridge	£87.50	£53.23
Flowers and Craft	Paula McAlinden	£132.84	£155.51
French*		£0.00	£42.15
Health and Wellness	Heather Louden	£109.15	£61.15
Knit and Natter	Jean Millar	£101.34	£68.50
Photography	Joe McStay	£100.50	£49.00
Poetry	Rosemary McCall	£76.27	£66.27
Sewing	Ruth Irwin	£11.50	£9.00
Singalong	Florence McKeever	£5.75	£15.00
Spanish*		£0.00	£27.05
Table Tennis	Arnold Hatch	£36.05	£19.05
Yoga*		£0.00	£6.58

*These groups no longer meet.

NOTE 8 The sum of £2,152.68 paid to Third Age Trust covers Membership Capitation Fees, Third Age Matters Magazines, and the Beacon Licence.

Heather Louden
Heather Louden
(Treasurer)

6/8/2025
DATE

Madeline Heaney
Madeline Heaney
(Secretary)

6/8/2025
DATE

UPPER BANN U3A

Northern Ireland - Charity number 100619

Accounts

**UPPER BANN U3A
ACCOUNTS FOR THE YEAR ENDED
31ST MARCH 2024**

**UPPER BANN U3A
INCOME AND EXPENDITURE ACCOUNT
YEAR - 1 APRIL 2023 TO 31 MARCH 2024**

INCOME	2024	2023	EXPENDITURE	2024	2023
Opening Balance - Bank	£8,317.46	£5,588.80	Grants Expenditure	£968.95	£0.00
Opening Balance - Petty Cash	£0.00	£4.28	Beacon Licence	£258.00	£224.00
Membership Fees	£3,817.00	£4,394.50	Fees to U3A HQ	£924.00	£896.00
BBQ	£950.05	£910.00	Tam Magazine	£819.36	£714.95
Christmas Lunch	£1,590.00	£1,562.00	Christmas Lunch	£3,159.70	£2,165.00
Grants Received	£0.00	£1,000.00	BBQ	£812.00	£450.22
Group Lodgments	£0.00	£12.00	Bank Fees	£98.18	£128.51
Donations	£12.50	£10.00	CLA Licence	£0.00	£60.00
Misc Income	£0.00	£0.00	Room Hire	£175.86	£95.75
			Secretarial Expenses	£20.30	£41.66
	£6,369.55	£7,888.50	Social Activities	£643.39	£259.00
			Speaker Fees	£0.00	£30.00
			Miscellaneous Costs	£0.00	£99.03
			Activity Start Up Fund	£168.45	£0.00
			Group Expenditure	£77.77	£0.00
				£8,125.96	£5,164.12
			Closing Balance Bank	£6,561.05	£8,317.46
				£6,561.05	£8,317.46
				£14,687.01	£13,481.58

**UPPER BANN U3A
BALANCE SHEET AS AT 31 MARCH 2024**

CURRENT ASSETS	2024	2023	LIABILITIES	2024	2023
Bank Account	£6,561.05	£8,317.46	Accumulated Funds	£8,317.46	£5,593.08
			Deficit for 2023/2024	-£1,756.41	£2,724.38
TOTAL ASSETS	£6,561.05	£8,317.46	TOTAL LIABILITIES	£6,561.05	£8,317.46

Heather Louden
Heather Louden
(Treasurer)

28/01/2025
DATE

Madeline Heaney
Madeline Heaney
(Secretary)

28/1/2025
DATE

UPPER BANN U3A
STATEMENT OF ACCOUNTS: ALL ACCOUNTS

INCOME & EXPENDITURE - 1ST APRIL 2023 - 31ST MARCH 2024

UPPER BANN U3A
NOTES TO U3A ACCOUNTS FOR THE YEAR ENDING 31ST MARCH 2024

NOTE 1: The accounts for the year March 2024 have been prepared using the Income and Expenditure Accounting reporting systems as required by the Equalities Commission Northern Ireland. This uses the Cash Accounting method of recording transactions. Under this method all revenues and expenses are recorded when a payment is received or when a payment is paid. It does not account for things like prepayments or monies due payment is received or when a payment is paid. It does not account for things like prepayments or monies due but not paid. The Beacon system is used to record all income and expenditure.

NOTE 2: The bank balance as at 31 March 2024 was £6,561.05. The Beacon system was reconciled to the reconciled bank balance as follows - membership renewals not on Beacon £1,606.00, and a cheque paid at bank not on Beacon system £20.30.

NOTE 3: A number of new U3A activities started during the year and we were able to hold our annual BBQ in July and our Christmas lunch at the end of November. As always it was good to meet up and socialise. The committee met regularly during the year. The committee reviewed the membership subscriptions for the year and decided not to increase it. Currently £12.

NOTE 4: In line with U3A policy, activity funds exceeding £150 are given to the treasurer and lodged in the bank account. All such funds are held as restricted and can be accessed by the relevant group at a future date if required.

The current balances at the year end are detailed below:

Sing Along Group - £111.79
Bridge Group - £264.04

Other sums less than £150 are held by a named member of the activity group

ACTIVITY	GROUP CONVENOR	SURPLUS/(DEFICIT)
Bridge	Tom Horridge	£53.23
Flowers and Craft	Paula McAlinden	£155.51
French	Mary Irwin	£42.15
Health and Wellness	Heather Loudon	£61.15
Knit and Natter	Jean Millar	£68.50
Photography	Joe McStay	£49.00
Poetry	Rosemary McCall	£66.27
Sewing	Ruth Irwin	£9.00
Singalong	Florence McKeever	£15.00
Spanish	Audrey Carroll	£27.05
Table Tennis	Arnold Hatch	£42.15
Yoga	Wendy Alexander	£6.58

NOTE 5: The sum of £2,001.36 paid to Third Age Trust covers Capitation Fees, Magazines, Beacon Licence and Copyright Licence.

Heather Louden
Heather Louden
(Treasurer)

28/01/2025.
DATE

Madeline Heaney
Madeline Heaney
(Secretary)

28/1/2025
DATE

UPPER BANN U3A

Northern Ireland - Charity number 100619

Annual report

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

OBJECTIVES OF THE UPPER BANN U3A

Our Objectives as stated in the Constitution for Upper Bann are:

- i. (i) To advance the education of the public and in particular the education of older people no longer in full time gainful employment in the Upper Bann area and the surrounding locality.
- i. (ii) To provide facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

This Trustee Report reflects the previous year in our organisation and is an opportunity to highlight our activities, to reflect on our achievements and any challenges we have faced as an organisation in the pursuit of the above Objects. A copy of the constitution is appended.

In particular we will demonstrate:

- How our organisation is managed
- How our activities have met the public benefit requirement as a charity
- What we have achieved throughout the year and what these achievements have meant to our members
- What challenges we have met
- That our organisation is publicly accountable in terms of income and expenditure

MANAGEMENT OF THE UPPER BANN U3A

History and Organisation Structure of U3A

The U3A originated in France where it was attached to a university. The UK model is different to the French model in that U3As are not attached to any university, though may be linked. The Third Age Trust, based in London, is the National Representative body of the U3A and provides advice and assistance, subject advisors, workshops, summer schools and a magazine to members five times a year. There are more than 1000 U3As in the United Kingdom, and Upper Bann U3A is one of these.

Each U3A is organised by a voluntary committee, which is elected by the members, and Upper Bann U3A is organised and run in this way. The voluntary Management Committee and Executive officers are elected annually at the Annual General Meeting. Upper Bann is bound by its constitution which, together with its Code of Conduct, Policy Documents and Membership Application Form, are available on our website: upperbannu3a.com. As Upper Bann U3A is a charity, its committee members are Trustees. Trustees monitor progress and activity within the groups, assist Group Leaders in carrying out their duties and organise functions for the membership.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

Election of Trustees

Trustees are elected at the Annual General Meeting, but can also be co-opted onto committee by the elected Trustees to ensure cohesive management of the organisation. The following Trustees were elected or co-opted onto the committee of Upper Bann U3A at the AGM held on the 15th of May 2023:

Alexandra Barr	Chair
Madeline Heaney	Secretary
Heather Loudon	Treasurer
Trevor Hutton	Membership
Arnold Hatch	
Paddy Haughian	
Audrey Carroll	Group Co-ordinator
Janet Wright	

Three new committee members were co-opted on the 11th of March 2024 - Paula McAlindan, Gillian Stevenson and Bryan McLaughlin.

THE PUBLIC BENEFIT REQUIREMENT

In drawing up this report, the trustees of Upper Bann U3A have had regard to the document entitled **CCNI PBR1 The Public Benefit Requirement**, which outlines charitable purposes and the public benefit resulting from these purposes.

Charitable Purposes

As defined by our objectives laid out in our Constitution, Upper Bann U3A purposes fall under three of the descriptions of charitable purposes in the Charities Act. The relevant charitable purposes are:

2. The advancement of education

Our following Activity Groups fall within this purpose:

French, Spanish, Genealogy, Bridge, Book Club, Board Games, Chess, Poetry Appreciation, Genealogy, and Photography.

4. The advancement of health

Our following Activity Groups fall within this purpose:

Walking groups, Cycling groups, Table Tennis, Yoga classes, Health and Well-Being Group, the annual summer barbecue and Christmas lunch.

6. The advancement of the arts, culture, heritage or science

Our following Activity Groups fall within this purpose:

Art, knitting, sewing, flower arranging, photography, talks at monthly Get-Togethers, twice monthly Sing Along, poetry, monthly Luncheon Club, occasional Theatre and Cinema Outings, occasional visits to Museums or Cycling Trips.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

Public Benefit

Our membership is open to all retired or semi-retired people within the Upper Bann area, and our members attend a variety of Activity Groups. These Activity Groups are delivered within the framework of the objectives of the Upper Bann U3A and provide benefit to our members. In carrying out activities we make every effort to ensure that our activities are beneficial and not harmful.

Most benefits are felt directly by members, but some indirect benefit is gained through improvement in the health of the population. Any private benefit to individuals within the organisation is incidental, such as an increased knowledge from participation in group activities.

The benefits can be demonstrated by our Facebook page outlining group activities, reporting at our AGM, and through our attendance registers taken at group meetings. Our Group Activities Policy Documents demonstrate that benefits are intended to be delivered in a safe, pleasant and supportive environment, so that everyone benefits from the activities, whilst experiencing the companionship of other members.

These benefits are provided within the framework of our organisation's principles:

PRINCIPLES OF THE U3A MOVEMENT

The U3A Movement is non-religious and non-political and has three main principles:

The Third Age Principle

- Membership of a U3A is open to all in their third age, which is defined not by a particular age but by a period in life in which full-time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and the teachers; they are all U3A members.

The Mutual Aid Principle

- Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A movement.
- No payments are made to members for services rendered to any U3A. Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

UPPER BANN ACTIVITIES

Upper Bann U3A formed in 2009 with around 25 members. The founding groups were Walking, Bridge, Poetry, Art, Spanish, Monthly Get Togethers, and Luncheon Club, some of which still endure.

When a member has an interest or skill that they wish to share they organise an interest group and invite other members to participate. The Committee help new groups if needed, but many groups have evolved organically without help. The key principle within the organisation is that all members are equal. Activities are carried out by members for the benefit of members. We come together in large and small groups for social interaction and learning. Many members join U3A because of a desire to learn a new skill, or to take more exercise, but often become more involved as there is great satisfaction in sharing knowledge and skills with likeminded people. Group Leaders give their services voluntarily, and members are only asked to jointly cover any cost in renting the venue and any refreshments. Occasionally a specialist speaker or tutor may be required, and we have adopted a policy to cover the process of first seeking unpaid expertise within the organisation, followed by a procedure for appointing paid expertise which is paid for by the members of the group.

Bearing in mind the health and welfare of older people, Upper Bann U3A normally presents an array of activities that are of benefit to its members. Upper Bann normally has over 20 Activity Groups, many of which would normally meet weekly, some meeting twice monthly or monthly. We also have groups which meet on an ad-hoc basis. Group sizes vary widely from over 60 to under 10, depending on the level of interest in the activity. Most groups are open to all members, but some have to limit their numbers for safety reasons, such as yoga and cycling.

At 31 March 2024 there were 256 members in Upper Bann U3A, of which 187 were female and 67 were male. 176 were individual members, 75 were joint members and 5 were associate members. Upper Bann uses the Beacon Administration System to contact all members who have access to email. Those who do not are contacted by telephone or letter. Upper Bann also has its own website and a Facebook page, advising on upcoming activities and outings.

Over time, the way our groups are led and managed has changed and adapted. A number of models has evolved, such as sharing the role of Group Leader democratically from one meeting to the next, or managing a large group with a committee. Both these models demonstrate the collaborative nature of U3A groups, and how members can learn to take on new roles within the organisation. Members can benefit from the opportunity to participate not only in the group activity, but from taking on a leadership or management role within the group. Where monies are collected for room hire, refreshments and expenses it is also good practice to share the accounting within the group. In some groups members have gained sufficient skills to be able to pass these on to others, so that learners have become educators.

Accommodation

Upper Bann U3A does not own any premises so therefore rents out local venues, where necessary, for some of the activities. The majority of these come under the auspices of Armagh City, Banbridge and Craigavon Borough Council. The Hub Community Centre is used for classes in Yoga, French, Poetry and monthly Get-togethers. Portadown Golf Club is the venue for Bridge and Sing Along. The Jethro Centre, Lurgan is also used for occasional classes. Our organisation address is therefore the home address of the serving secretary.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

CHALLENGES MET

The main challenges faced by the Upper Bann U3A are:

- Encouraging members to take the lead in group activities and to serve on the Committee as Trustees.
- Supporting Interest Groups
- Recruiting and retaining members

This year we have been fortunate in that we have had three volunteers who were willing to be co-opted onto the Committee and who will hopefully be elected in the May AGM. The Committee also made the decision to appoint Audrey Carroll as Group Co-ordinator. Her role is to assist in the start up of new groups, support and advise groups as and when required and improve communication between groups and the Committee. Group leaders are also supported through an annual lunch as a way of thanking them for their contribution but also allows information sharing and exchange of ideas.

The Committee believes it is important to hold two events in the year which encourages as many members as possible to attend. A summer BBQ and quiz was held locally in Tannaghmore Gardens in July 2023 with over 80 people attending and Christmas lunch was also well attended in Lurgan Golf Club in December 2023.

Encouraging recruitment is an issue that the Third Age Trust is currently undertaking and the Upper Bann U3A is looking at ways that that we might be able to increase our membership.

The Trustees have continued to have face-to-face committee meetings in the Brownlow Hub and Monthly Get Togethers for members are held in the Brownlow Hub. In the past year topics included Financial Planning, Dance, a musical presentation by the Sing Along Group, Table Tennis.

Several new groups were started – these included Cycling, Art, Sewing and Photography. Several other groups, Tai Chi and Golf are currently at the planning stage.

We have continued to monitor the NIDirect and Third Age Trust guidelines to provide advice our groups and group leaders.

FINANCE

Upper Bann's U3A source of income is the annual membership fee paid by each member, which is collected in March for the following year, commencing on 1st April 2022. Upper Bann members paid £12 membership fees. £8.44 of this is forwarded to the Third Age Trust. The Trust provides insurance, the Third Age Matters magazine and any help and assistance as required, including national training workshops. Other expenditure relates to expenses incurred in managing Upper Bann and in organising events which are open to the full membership, such as monthly Get-Togethers and the summer barbecue and Quiz. Each U3A activity group is responsible for independently raising sufficient funds to carry out its own activities, and these funds are levied from the group members.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2023 – 31 March 2024

In 2023, Paddy Haughian, group leader for the Monday walking group and the Wednesday and Friday tour groups was successful in a bid to the Armagh, Banbridge and Craigavon Council. A grant of £1000 was obtained and this was used to fund an outing to Malahide for interested members from the above three groups.

A statement of Income, Expenditure, Assets and Liabilities is attached. No funds held by Upper Bann U3A are materially in deficit.

Alexandra Barr
Chair Upper Bann u3A

Signed: Alex Barr

Dated: 15/1/2025

UPPER BANN U3A

Northern Ireland - Charity number 100619

Annual return

Independent examiner's report to the Trustees of Upper Bann U3A

I am reporting on the accounts of the Upper Bann U3A for the year ended 31st March 2024 and these accounts are attached.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act.
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirement of the Charities Act.
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and can confirm the accounts have been prepared in line with the Directions of the Charity Commission for Northern Ireland. I have no concerns in respect of matters (1) to (4) listed on page 1.

The accounts were created using the Beacon system. The Accruals Concept is not applied during the preparation of the accounts. Transactions appear when cash is received or paid.



Mr. Peter Gogarty

For and on behalf of

Henry Murray & Co Ltd

Chartered Accountants & Registered Auditors

23 Church Place Lurgan

Craigavon

BT66 6EY

28th January 2025

UPPER BANN U3A

Northern Ireland - Charity number 100619

Accounts

UPPER BANN U3A
INCOME AND EXPENDITURE ACCOUNT
YEAR - 1 APRIL 2022 TO 31 MARCH 2023

INCOME	2023		2022		EXPENDITURE	2023		2022	
Opening Balance - Bank	£5,588.80		£5,245.19		Beacon Licence	£224.00		£218.00	
Opening Balance - Petty Cash	£4.28	£5,593.08	£4.28	£5,249.47	Fees to U3A HQ	£896.00		£823.00	
					Tam Magazine	£714.95		£759.50	
Membership Fees	£4,394.50		£3,012.50		Christmas Lunch	£2,165.00		£1,547.50	
BBQ	£910.00		£0.00		BBQ	£450.22		£0.00	
Christmas Lunch	£1,562.00		£1,168.00		Bank Fees	£128.51		£33.40	
Grants Received	£1,000.00		£0.00		CLA Licence	£60.00		£0.00	
Group Lodgments	£12.00		£0.00		Room Hire	£95.75		£35.00	
Donations	£10.00		£2.00		Secretarial Expenses	£41.66		£0.00	
Misc Income	£0.00		£90.32	£4,272.82	Social Activities	£259.00		£244.00	
		£7,888.50			Speaker Fees	£30.00		£0.00	
					Miscellaneous Costs	£99.03		£225.64	
					Zoom Rental		£5,164.12	£43.17	£3,929.21
					Closing Balance Bank	£8,317.46		£5,588.80	
					Closing Balance - Petty Cash	£0.00	£8,317.46	£4.28	£5,593.08
		£13,481.58		£9,522.29			£13,481.58		£9,522.29

UPPER BANN U3A**BALANCE SHEET AS AT 31 MARCH**

	2023	2022		2023	2022
CURRENT ASSETS			LIABILITIES		
Bank Account	£8,317.46	£5,588.80	Accumulated Funds	£5,593.08	£5,049.47
Petty Cash	£0.00	£4.28	Surplus for 2022/2023	£2,724.38	£343.61
TOTAL ASSETS	£8,317.46	£5,593.08	TOTAL LIABILITIES	£8,317.46	£5,393.08

UPPER BANN U3A

Northern Ireland - Charity number 100619

Annual report

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2022 – 31 March 2023

OBJECTS OF UPPER BANN U3A

Our Objects as stated in the Constitution for Upper Bann are:

- i. (i) To advance the education of the public and in particular the education of older people no longer in full time gainful employment in the Upper Bann area and the surrounding locality.
- i. (ii) To provide facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

This Trustee Report reflects the previous year in our organisation and is an opportunity to highlight our activities, to reflect on our achievements and any challenges we have faced as an organisation in the pursuit of the above Objects. A copy of the constitution is appended.

In particular we will demonstrate:

- How our organisation is managed
- How our activities have met the public benefit requirement as a charity
- What we have achieved throughout the year and what these achievements have meant to our members
- What challenges we have met
- That our organisation is publicly accountable in terms of income and expenditure

MANAGEMENT OF UPPER BANN U3A

History and Organisation Structure of U3A

The U3A originated in France where it was attached to a university. The UK model is different to the French model in that U3As are not attached to any university, though may be linked. The Third Age Trust, based in London, is the National Representative body of the U3A and provides advice and assistance, subject advisors, workshops, summer schools and a magazine to members five times a year. There are more than 1000 U3As in the United Kingdom, and Upper Bann U3A is one of these.

Each U3A is organised by a voluntary committee, which is elected by the members, and Upper Bann U3A is organised and run in this way. The voluntary Management Committee and Executive officers are elected annually at the Annual General Meeting. Upper Bann is bound by its constitution which, together with its Code of Conduct, Policy Documents and Membership Application Form, are available on our website: upperbannu3a.com. As Upper Bann U3A is a charity, its committee members are Trustees. Trustees monitor progress and activity within the groups, assist Group Leaders in carrying out their duties and organise functions for the membership.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2022 – 31 March 2023

Election of Trustees

Trustees are elected at the Annual General Meeting, but can also be co-opted onto committee by the elected Trustees to ensure cohesive management of the organisation. The following Trustees were elected or co-opted onto the committee of Upper Bann U3A at the AGM held on 17 May 2022:

Alexandra Barr	Chair
Madeline Heaney	Secretary
Heather Loudon	Treasurer
Trevor Hutton	
Paddy Haughian	
Janet Wright	
Diana Caesar	
Arnold Hatch	
Maureen McLoughlin	

THE PUBLIC BENEFIT REQUIREMENT

In drawing up this report, the trustees of Upper Bann U3A have had regard to the document entitled **CCNI PBR1 The Public Benefit Requirement**, which outlines charitable purposes and the public benefit resulting from these purposes.

Charitable Purposes

As defined by our Objects laid out in our Constitution, Upper Bann U3A purposes fall under three of the descriptions of charitable purposes in the Charities Act. The relevant charitable purposes are:

2. The advancement of education

Our following Activity Groups fall within this purpose:

French, Bridge, Book Club, Board Games, Chess, Poetry Appreciation, Genealogy, and Photography.

4. The advancement of health

Our following Activity Groups fall within this purpose:

Walking groups, Cycling groups, Nature Walks, Yoga classes, Health and Well-Being Group, Golf, annual Summer barbecue & treasure hunt and Christmas function.

6. The advancement of the arts, culture, heritage or science

Our following Activity Groups fall within this purpose:

Talks at monthly Get-togethers, twice monthly Sing Along, monthly Luncheon Club, occasional Theatre Outings, occasional visits to Museums or Cycling Trips.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2022 – 31 March 2023

Public Benefit

Our membership is open to all retired or semi-retired people within the Upper Bann area, and our members attend a variety of Activity Groups. These Activity Groups are delivered within the framework of the Objects of Upper Bann U3A and provide benefit to our members. In carrying out activities we make every effort to ensure that our activities are beneficial and not harmful.

Most benefits are felt directly by members, but some indirect benefit is gained through improvement in the health of the population. Any private benefit to individuals within the organisation is incidental, such as an increased knowledge from participation in group activities.

The benefits can be demonstrated by our Facebook page outlining group activities, reporting at our AGM, and through our attendance registers taken at group meetings. Our Group Activities Policy Documents demonstrate that benefits are intended to be delivered in a safe, pleasant and supportive environment, so that everyone benefits from the activities, whilst experiencing the companionship of other members.

These benefits are provided within the framework of our organisation's principles:

PRINCIPLES OF THE U3A MOVEMENT

The U3A Movement is non-religious and non-political and has three main principles:

The Third Age Principle

- Membership of a U3A is open to all in their third age, which is defined not by a particular age but by a period in life in which full-time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and the teachers; they are all U3A members.

The Mutual Aid Principle

- Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A movement.
- No payments are made to members for services rendered to any U3A. Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2022 – 31 March 2023

UPPER BANN ACTIVITIES

Upper Bann U3A formed in 2009 with around 25 members. The founding groups were Walking, Bridge, Poetry, Art, Spanish, Monthly Get Togethers, and Luncheon Club most of which still endure.

When a member has an interest or skill that they wish to share they organise an interest group and invite other members to participate. The Committee help new groups if needed, but many groups have evolved organically without help. The key principle within the organisation is that all members are equal. Activities are carried out by members for the benefit of members. We come together in large and small groups for social interaction and learning. Many members join U3A because of a desire to learn a new skill, or to take more exercise, but often become more involved as there is great satisfaction in sharing knowledge and skills with likeminded people. Group Leaders give their services voluntarily, and members are only asked to jointly cover any cost in renting the venue and any refreshments. Occasionally a specialist speaker or tutor may be required, and we have adopted a policy to cover the process of first seeking unpaid expertise within the organisation, followed by a procedure for appointing paid expertise which is paid for by the members of the group.

Bearing in mind the health and welfare of older people, Upper Bann U3A normally presents an array of activities that are of benefit to its members. Upper Bann normally has over 20 Activity Groups, many of which would normally meet weekly, some meeting twice monthly or monthly. We also have groups which meet on an ad-hoc basis. Group sizes vary widely from over 60 to under 10, depending on the level of interest in the activity. Most groups are open to all members, but some have to limit their numbers for safety reasons, such as yoga and cycling.

At 31 March 2023 there were 258 members in Upper Bann U3A. This is an increase of 34 in membership numbers since last year. Upper Bann uses the Beacon Administration System to contact all members who have access to email. Those who do not are contacted by telephone or letter. Upper Bann also has its own website and a Facebook page, advising on upcoming activities and outings.

Over time, the way our groups are led and managed has changed and adapted. A number of models has evolved, such as sharing the role of Group Leader democratically from one meeting to the next, or managing a large group with a committee. Both these models demonstrate the collaborative nature of U3A groups, and how members can learn to take on new roles within the organisation. Members can benefit from the opportunity to participate not only in the group activity, but from taking on a leadership or management role within the group. Where monies are collected for room hire, refreshments and expenses it is also good practice to share the accounting within the group. In some groups members have gained sufficient skills to be able to pass these on to others, so that learners have become educators.

Accommodation

Upper Bann U3A does not own any premises so therefore rents out local venues, where necessary, for some of the activities. The majority of these come under the auspices of Armagh City, Banbridge and Craigavon Borough Council. The Hub Community Centre is used for classes in Yoga, French, Spanish, Poetry and monthly Get-togethers. Portadown Golf Club is the venue for Bridge and Sing Along. The Business Centre, Bleary is used for occasional classes in Computer, iPad and Smart Phone skills training. Our organisation address is therefore the home address of the serving secretary.

Upper Bann U3A Trustee Report

Charity Number NIC100619

01 April 2022 – 31 March 2023

CHALLENGES MET

By far the biggest challenge our organization has had to meet in the past year has been the fall-out of Covid-19 with some members, especially older members or those with vulnerabilities more reluctant to return to group activities. This has particularly impacted on the Bridge group, which used to have over 60 members but has now declined to around 20 members. In order to try and tempt new members to join, a beginners class is being held and hopefully this will lead to more members attending the Friday sessions.

A Summer BBQ and Quiz was held locally in Tannaghmore Gardens in June 2022 with over 80 people attending and Christmas lunch was also well attended in Lurgan Golf Club in December 2022.

The Trustees have returned to face-to-face committee meetings in The Brownlow Hub and Monthly Get Togethers for members are again being held in the Brownlow Hub. In the past year topics included Financial Planning, Personal Safety and Scams, Family History and the history of the Ukule.

Several new groups were started, which included Beginners Spanish, Beginners Art, Music Shows and Wednesday and Friday outing groups. Several other groups, Tai Chi and Dolls Houses are currently at the planning stage.

We have continued to monitor the NIDirect and Third Age Trust guidelines to provide advice our groups and group leaders.

FINANCE

Upper Bann's U3A source of income is the annual membership fee paid by each member, which is collected in March for the following year, commencing on 1st April 2022. Upper Bann members paid £10 membership fees. £7.60 of this is forwarded to the Third Age Trust. The Trust provides insurance, the Third Age Matters magazine and any help and assistance as required, including national training workshops. Other expenditure relates to expenses incurred in managing Upper Bann and in organising events which are open to the full membership, such as monthly Get-Togethers and the summer barbecue and treasure hunt. Each U3A activity group is responsible for independently raising sufficient funds to carry out its own activities, and these funds are levied from the group members.

A statement of Income, Expenditure, Assets and Liabilities is attached. No funds held by Upper Bann U3A are materially in deficit.

Alexandra Barr
Chair Upper Bann u3A

Signed: _____

Dated: _____

UPPER BANN U3A

Northern Ireland - Charity number 100619

Annual return

Independent examiner's report to the Trustees of Upper Bann U3A

I am reporting on the accounts of the Upper Bann U3A for the year ended 31st March 2023 and these accounts are attached.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act.
- follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act.
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept in accordance with section 63 of the Charities Act.
2. that the accounts do not accord with those accounting records.
3. that the accounts do not comply with the accounting requirement of the Charities Act.
4. that there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and can confirm the accounts have been prepared in line with the Directions of the Charity Commission for Northern Ireland. I have no concerns in respect of matters (1) to (4) listed on page 1.

The accounts were created using the Beacon system. The Accruals Concept is not applied during the preparation of the accounts. Transactions appear when cash is received or paid.

Frances McKeown
37 Annaghmore Road
Portadown
Co Armagh
BT62 1NA

07715046187

3rd May 2023

Relevant skills

I taught 'A' level accounting for a period of twenty plus years.

I was financial director of our family business for several years.

Signature



Frances McKeown