



# Trustees' Annual Report for the period

From	Period start date			T O	Period end date		
	1 <sup>st</sup>	April	2018		31 <sup>st</sup>	March	2019

## Section A Reference and administration details

Charity name

The Penrith and North Lakes University of the Third Age [U3A]

Other names charity is known by

Registered charity number (if any)

1073281

Charity's principal address

The Hollies

Wordsworth Street

Penrith

Postcode CA11 7QZ

### 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)
1	Michael Head	Chairman	21/06/2018 to 31/03/2019 [previously secretary]	
2	Andrea Willett	Vice Chairman		
3	Denise Walker	Treasurer	21/06/2018 to 31/03/2019	
4	Josephine Dunlop	Secretary	21/06/2018 to 31/03/2019 [previously chairman]	
5	Neil Barrett			
6	Ian Forrest			
7	Lesley Hall			
8	Richard Hall			
9	Margaret Neale			

10 Susan Tomlinson

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

Type of adviser	Name	Address

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

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document  
(eg. trust deed, constitution)

Constitution. Formally adopted on 21<sup>st</sup> June 2018 [First constitution 1996.]

How the charity is constituted  
(eg. trust, association, company)

A member of the Third Age Trust as an unincorporated Association

Trustee selection methods  
(eg. appointed by, elected by)

Elected annually at the Annual General Meeting.

**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.

The charity is a member of the Third Age Trust which provides additional helpful information & advice including policies & procedures which have largely been adopted by our U3A with some amendments for our own circumstances. These are available on our website [www.penrithandnorthlakesu3a.org.uk](http://www.penrithandnorthlakesu3a.org.uk)

Penrith & North Lakes U3A, like other U3As, 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 [to be found on the Trust's website [www.u3a.org.uk](http://www.u3a.org.uk) ]

No payments are made to members for services rendered to any U3A. Each U3A is self-funded with membership subscriptions & costs kept as low as possible. This is particularly important given the sector of the public we serve who are no longer in full-time employment.

Penrith & North Lakes U3A is a member of the Cumbria U3A Network which meets twice a year to exchange good practice & coordinate regional events. Two of our trustees attend the twice -yearly meetings in April & October.

## Section C

## Objectives and activities

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

The objects of the Penrith & North Lakes U3A are:  
The advancement of education and in particular the education of older people and those who are retired from full-time work by all means including associated activities conducive to learning and personal development in Penrith and the surrounding area.

**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 Trustees have regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.

The Committee of the Trustees met on 15/05/18, 11/07/18, 04/09/18, 12/11/18, 10/01/19, and 08/03/19.

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 & the positive attributes of belonging to a U3A, particularly at a time of life when social contact may have decreased.

Trustees & members do all they can to ensure that people wanting to join the U3A can do so.

We hold a previously advertised annual Open Day, which is aimed at providing information for potential members, and existing members are also welcomed. This was held on 22nd November 2018 & proved successful, with refreshments provided and several of our groups contributing to displays, along with entertainment by the Folk Music Group and Ukulele Group.

We provide a contact phone number in the local newspaper for any enquiries, being aware that not everyone has easy internet access. We send reports of our monthly open meetings to the local newspaper & the reports are also published in our newsletter which contains additional information about forthcoming meetings and events & is available to view on our website.

Members form interest groups covering as wide a range of topics & interests as are desired. Members organise their own activities & offer their skills, knowledge & experience for the benefit of fellow members. There are 54 active groups at present & a list of these, together with contact details, are available on our website.

The Groups' Coordinator, who is a trustee & committee member, keeps a record of unfulfilled requests for specific groups & helps to facilitate the setting up of new groups. Advice is given on venues, & together with the treasurer, on the financial arrangements for the group.

The groups each have a Group Convenor who acts as a point of contact with the Committee [Trustees] & who attends the twice-yearly Group Convenors' Meeting. Meetings were held on 18<sup>th</sup> October 2018 & 25<sup>th</sup> March 2019.

In the past year, Trustees have reviewed & renewed policies, after consultation [see achievements and performance].

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

We particularly value the fact that all our members, who give of their time and expertise in different capacities, are all volunteers.

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

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

## Section D

## Achievements and performance

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

The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.

The new General Data Protection Regulation came into effect on 25 May 2018 and we had prior to that produced a new Data Protection Policy, a new Privacy Policy & new membership forms with privacy statement to reflect the changes. These were all produced, with the help of advice from the Third Age trust, in time for our annual membership renewal at the beginning of April.

The Trustees with the Treasurer have drawn up revised financial guidance for Group Convenors, to ensure we are following best practice.

A "U4A Toolkit" for Convenors has been produced following discussions at the Group Convenors meeting about ways in which those who have difficulty attending a group, perhaps due to illness or infirmity, might be kept in touch with the group's activities.

The Trustees, after discussion with other U3A groups in the North Cumbria Network, have decided to enter into a reciprocal arrangement, meaning members of North Cumbria U3As can attend meetings of our U3A.

The main achievements continue to be made within our groups.

The number of groups & interests covered continues to be extensive, with a range varying from the more academic to activities such as fell walking, cycling, bird watching & musical performance.

We currently have 54 groups, with several subject areas having more than one group. This year new groups are photography, folk singing, French intermediate & sketching, though French 1 & literature are no longer active.

The groups & their convenors have continued to provide enjoyment, mental stimulation & social interaction for minimal cost, the cost per person of each meeting in a hired venue being typically about £2 or less. The venue hire for sports activities tends to be costlier however and we are also grateful to those who hold meetings in their own homes, where there is no charge.

The £13 annual membership fee has continued to remain unchanged, and as well as allowing access to groups, includes the following:

- 1: A full and varied programme of monthly meetings, which are detailed on both the membership card & the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access & amplification for those hard of hearing.
- 2: Monthly Saturday English literature meetings again open to all members, at a venue with disabled access. These have also seen continued collaborative work with the "Penrith Remembers" group, with more WW1 poetry at the October meeting, close to the Centenary of the Armistice.
- 3: A newsletter, published every two months, continues to be sent to all members by e-mail, post or by collection. This helps keep members informed & is particularly beneficial to those without easy internet access. Membership also includes the national publication "Third Age Matters", though some members have declined this or not agreed the data sharing necessary for this to be sent to them.
4. The Annual Summer Event was a coach trip to Bowes Museum on 29 July 2018.

The Annual Summer Event was a coach trip to Bowes Museum on 29<sup>th</sup>

## Section E

## Financial review

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

The Trustees policy is to maintain a reserves level of between six to nine months of annual expenditure.

### Details of any funds materially in deficit

### 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.

Our annual income to the main current account at HSBC bank was **£10,270** and the expenditure was **£8,987**, giving a surplus of **£1,282** for the year. The income from subscriptions, which remains at £13 per annum, was almost £8,000, over £250 more than last year. The claim for Gift Aid generated £1,166. This year we once again received a grant of £195 from the Third Age Trust to cover the cost of our Annual Open Day to attract new members as well as show existing members what other activities are available.

Postage costs have been high at just over £1,000, an increase of £200 from last year, so again, we urge those who can to receive their newsletters electronically. The cost of collecting subscriptions and data protection forms has also been affected by higher postage costs. The net surplus has increased this year by £500 which is partly due to there being no IT equipment purchases needed.

The balance total of the main account reaches **£17,806** which includes **£7,600** in the bank current account and **£10,123** invested at Penrith Building Society.

The total of the interest groups income for 2018-2019 was **£8,636**, which is largely from members fees for venues, usually collected at every meeting and given to the treasurer, who will pay the invoices from the venues through the bank account. The expenditure figure is **£8048**, giving a surplus of **£587** which is largely due to members paying a little over the amount needed to pay their invoices and thus having monies in reserve. The year end total balance in the bank for the groups account is **£2,471.79**.

The amount available to interest groups in grants has been increased to £200 each per year. Ten grants of funds to the interest groups were awarded totaling **£762**. This included grants for books, speakers, a trip to Vindolanda for the Archaeology group, costs towards a trip to the Royal Navy Museum for the Mainly 4 Men group and a Bridge scoring system. All groups report their finances to the Treasurer at frequencies dependent on their turnover. Other than small cash amounts, all group income and expenditure is dealt with through a separate Groups account maintained by the Treasurer who records all groups individually so that any accrued balance is shown against each specific group.

The surplus of the main account and groups account together total **£1,870** and when added to last year's capital gives **£20,399** of capital reserves for the year 2018-2019.

## 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)**

**Position (eg Secretary, Chair, etc)**

**Date**