



## Trustees' Annual Report for the period

	Period start date			Period end date		
	<b>From</b>	1 <sup>st</sup>	April	2019	<b>To</b>	31 <sup>st</sup>

### 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		
2 Andrea Willett	Vice Chairman		
3 Denise Walker	Treasurer		
4 Josephine Dunlop	Secretary		
5 Ian Forrest			
6 Lesley Hall			
7 Margaret Neale			
8 Jane Stables			
9 Susan Tomlinson			
10 Alan Beale		Co-opted 5 <sup>th</sup> Nov 2019	
11 Jo Laycock		Co-opted 5 <sup>th</sup> Nov 2019	
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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

**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)**

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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 07/05/19, 02/07/19, 02/09/19, 05/11/19, 13/01/20, and 02/03/20.

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 2019 & 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 enquires, 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 52 active groups at present & a list of these, together with contact details, are available on our website.

The Groups' Coordinator, Ian Forrest, is a trustee & committee member, and keeps a record of unfulfilled requests for specific groups or interest areas & 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. Ian steps down at the AGM and his hard work and contribution will be missed, though he will be continuing as a group convenor. His role as Groups' Coordinator is to be taken over by Jane Stables.

The groups each have a Group Convenor who acts as a point of contact with the Committee [Trustees] & who attends the twice-yearly Group Coordinator's Meeting. Meetings were held on 17<sup>th</sup> October 2019 but the meeting planned for 24<sup>th</sup> March 2020 did not go ahead as planned because of the lockdown imposed due to the Coronavirus pandemic.

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.

For example the General Data Protection Regulations which came into effect in 2018 continue to be adhered to and Group Convenors continue to follow our previously revised financial guidance for Group Convenors, to ensure we are following best practice.

The trustees had explored the possibility of using some of the empty shop premises in town to provide a shop-front for the work of various groups in our U3A as well as being a drop-in focal point where members could socialise and some groups meet. However no premises at a suitable cost were available on initial enquiry & further exploration of this was curtailed due to the Covid-19 pandemic. It was fortunate no financial obligations had been entered into however, given the present circumstances.

A U3A Toolkit for Convenors had previously been produced following discussions with Group Convenors about ways in which those who have difficulty attending a group might be kept in touch with the group's activities. The difficulties facing our more vulnerable members, particularly those living on their own, was highlighted as lockdown came into effect on 23<sup>rd</sup> March, and Group Convenors were asked to keep in touch with any such group members either by e-mail or phone. Other ways of groups keeping in touch or meeting such as Zoom video conferencing were being explored as the year covered by this report drew to an end.

The Trustees, after discussion with other U3A groups in the North Cumbria Network, had, as outlined at the previous AGM, entered into a reciprocal arrangement, meaning members of North Cumbria U3As can attend meetings of our U3A and this appeared to be working well.

The main achievements have continued to be made within our groups. The number of groups & interests covered is extensive, with a range varying from the more academic to activities such as fell walking, cycling, bird watching & musical performance with a new group in industrial history.

At the end of March 2020 there were 52 groups.

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, with venue hire for sports activities tending to be costlier. We are grateful however to those who have hosted 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 the interest groups, members also have had access to 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.
- 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 & we are grateful to the editors for their work in producing this.

Members also are sent the national publication "Age Matters", though

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

Penrith & North Lakes U3A aims to keep a level of reserves that will cover 6 months of regular operating activity.

**Details of any funds materially in deficit**

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

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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 **£9,151** and the expenditure was **£10,630**, giving a deficit of **£1,479** for the year. This deficit to the main account is due to the decision not to claim for Gift Aid. The income from subscriptions, which remains at £13 per annum, was over £8,000, which is slightly less than last year.

The committee agreed to spend a total of £1744 on IT necessities this year, providing us with two new screens and payments for fees to enable us to continue with the upkeep of the website and Beacon database system. A subsidy of £310 was granted towards the cost to members for the annual educational Summer Outing, last July, to Holker Hall, reducing the cost to each member to £15. Another large outgoing was the annual invoice to the Third Age Trust of £2198, which was £3.50 taken from every members' subscription to cover administration costs such as the Third Age Matters magazine.

This year, we once again received a grant of £180 from the Third Age Trust to cover the cost of our Annual Open Day to attract new members, as well as to show existing members what other activities are available. The balance of the main account reached **£6,073** in the bank current account and **£10,200** invested at Penrith Building Society, plus petty cash of £82, which totals **£16,355**.

The total income of the interest groups for 2019-20 was **£7,648**, 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 **£7,022**, giving a surplus of **£626** which is largely due to members paying a little over the amount needed to pay their invoices and thus having monies in reserve.

The yearend total balance in the bank for the groups account is **£3,172**.

The amount available to interest groups in grants has been increased to £200 per year. 12 grants of funds to the interest groups were awarded totalling **£977**. This included grants for a concert given to the Music Appreciation group, books and DVDs purchased for a library for the Archaeology group, equipment needed for the Pottery group and 4 Scrabble boards.

All groups report their finances to the Treasurer at frequencies dependant 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 deficit of the main account and groups account together total **£777** and when added to last year's capital gives **£19,709** of capital reserves for the year 2019-20.

#### Impact of Covid 19 on Finances

Due to the Covid 19 situation, from the beginning of April 2020, the interest groups discontinued to meet. This had no impact on the finances, as all invoices from their venues ceased to be processed. Also, the income from membership subscriptions has hardly been affected as, of June 2020, 80% of members have renewed for this financial year. In light of this, there is no plan to increase the annual subscription payment from members.

The reserves are still in a healthy position and can cover any expenses without generating income for the foreseeable future.

## 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