



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2021 - Period start date

To 31st March 2022 - Period end date

Charity name: Penrith and North Lakes University of the Third Age

Charity registration number: 1073281

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objects 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.

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>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 held an information event with displays and information leaflets at Penrith Bandstand on 1st June 2021. This marked National U3A Day and via local radio and local publications raised the profile of U3A and what was available locally. We hold an annual Open Day in November and this is again aimed at providing information for potential members and allows them to meet group convenors and to join PNLU3A. Existing members are also welcomed and this year we celebrated our 25th Anniversary at this event on Nov 22nd. It was an opportunity for many to meet up again after the restrictions imposed by Covid. We also provide a contact phone number in the local newspaper for any enquires, being aware that not everyone has easy internet access.</p> <p>We send reports of our monthly meetings to the local newspaper & the reports are also published in our bi-monthly newsletter, along with other articles and additional information about forthcoming meetings and events. The newsletter is also available to view on our website.</p> <p>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. This past year we have had almost 50 active groups listed, together with contact details, which are available on our website. The Groups' Coordinator is a trustee & committee member and acts as a point of contact and source of advice for groups, old, new & potential. Advice is given on venues, & together with the treasurer, on the financial arrangements for the group.</p> <p>The groups each have a Group Convenor who might act as a leader or subject expert or as a facilitator, enabling members to learn from each other and share common interests. The Convenor acts as a point of contact with the Groups' Coordinator & the Committee [Trustees]. They normally</p>
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Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	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.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	We particularly value the fact that all our members, who give of their time and expertise in many different capacities, are all volunteers.
Other		

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

Para 1.20

One of the main achievements of our Charity is that 2021 marked its 25th Anniversary. The founding committee & all subsequent trustees, convenors & members have been responsible for building an organisation which has been able to weather the storm of a global pandemic and is looking towards a brighter future. We were able to celebrate this at a well-attended Open Meeting on 22nd Nov 2021, with founder members attending together with past, present & soon to be new members. In all over 100 people attended with over 30 of these new to us. This demonstrates a desire for people to return to activities after the interruptions and difficulties of the last 2 years.

The information event at Penrith Bandstand on 1/6/21 was also successful, with new up-to-date publicity material and displays produced. Existing members & convenors also dropped by for a socially distanced chat, much appreciated after the long lockdown. We are particularly indebted to Jo Laycock (publicity) & Alan Beale (website) for the quality of the publicity material, with Jo securing air-time on a local radio station to raise our profile.

The present Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care. With this in mind both the Secretary & Chair attended training sessions run by the N.W region covering their respective roles.

The Treasurer regularly looks at the financial advice issued by the Third Age Trust & as a consequence the Group Convenor's Handbook was recently updated. Other policies are also examined & updated when needed. We are proposing adoption of the Third Age Trust model constitution at our AGM in June 2022 to ensure we keep abreast of changes & demonstrate best practice.

Since the first lockdown and in order to demonstrate good Governance and to protect vulnerable committee members, all Trustee Committee meetings this reported year have been held remotely using Zoom, and have been monthly, except for December 2021. These more frequent meetings have been in order to provide a quick response to any developments.

The Trustees decided that the AGM planned for 17th June 2021 was unlikely to go ahead in person because of on-

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>This year's figures have shown that activities and meetings are coming back to life after the Covid pandemic and finances are healthier. On the main account the income totalled £7443 with £7105 coming from the members subscriptions. The expense total is £7429 showing a surplus of just £14, this demonstrates that the £13 fee from members is an appropriate amount. We applied for two grants from the Third Age Trust during the year, to cover costs for the u3a Day in June and the Open Day in November. These grants totalled £295.</p> <p>The largest expense of £1820 was sent to the Third Age Trust as the capitation fee of £3.50 for every paying member. Also, £1470 was sent to the Third Age Trust to cover the charge of the TAM (Third Age Matters) magazine contribution and the Beacon licence fee. Monthly meetings have cost us £861 for speakers' fees and the hire of the Players Theatre. The final balance of the main bank account is £6306.</p> <p>The group account, which stands at £2902, is also running smoothly with £170 difference between income and expenditure, showing that the cost of venue hire is not a problem for now. £319 in total was granted to the ukulele, pottery and sketching groups for items needed to benefit the members. The income to the group account is £6023, while the expenditure is £6193, making an overall deficit of just £110 which is healthy at this time and shows that the Finances are on an even keel.</p> <p>These figures show that our reserves are still in a good position and can cover any expenses, without generating income, for the foreseeable future.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>Penrith & North Lakes U3A aims to keep a level of reserves that will cover 6 months of regular operating activity</p>
<p>Amount of reserves held</p>	<p>Para 1.22</p>	<p>£19,497</p>
<p>Reasons for holding zero reserves</p>	<p>Para 1.22</p>	<p>N/A</p>
<p>Details of fund materially in deficit</p>	<p>Para 1.24</p>	<p>None</p>

Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Annual subscription by members.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	Risk of a falling membership due to the age group we serve, together with any resurgence of Covid which might curtail group activities and affect membership numbers.
Other		

Structure, Governance and Management

Description of charity's trusts:		N/A
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution. Formally adopted 21st June 2018 [First constitution 1996]
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	A member of the Third Age Trust as an unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected annually at The Annual General Meeting

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>New trustees are given a copy of a link to the Charity Commission leaflet CC3 entitled 'The Essential Trustee – what you need to know, what you need to do' which can be downloaded from the Charity Commission website.</p> <p>Trustees are also made aware of sources of advice and help & policy, including the Charity Commission as well as documentation about policies & procedures available on our own website and that of the Third Age Trust. Trustees have also signed a trustee eligibility declaration form.</p>
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<p>The charity's organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>The charity is a member of the Third Age Trust which provides additional helpful information & advise including polices & 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</p> <p>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] 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.</p> <p>Penrith & North Lakes U3A is a member of the North Cumbria U3A Network which meets twice a year to exchange good practice & coordinate regional events. Two of our trustees attend the twice - yearly meetings, usually in April & October. We are also part of the North West Region of U3A's for additional help and advice and access to learning opportunities.</p>
<p>Relationship with any related parties</p>	<p>Para 1.51</p>	<p>See above</p>
<p>Other</p>		

Reference and Administrative details

<p>Charity name</p>	<p>The Penrith and North Lakes University of the Third Age</p>
<p>Other name the charity uses</p>	<p>Penrith and North Lakes U3A</p>
<p>Registered charity number</p>	<p>1073281</p>

Charity's principal address	The Hollies, Wordsworth Street, Penrith. 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	Josephine Duclon	Chair		
2	Susan Tomlinson	Vice Chair		
3	Andrea Willett	Secretary	1 st April to 17 th June 2021	
4	Margaret Irving	Secretary	From 17 th June 2021	
5	Denise Walker	Treasurer		
6	Alan Beale			
7	Lesley Hall			
8	Josephine Laveock			
9	Margaret Neale			
10	Jane Stables			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

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Position (eg
Secretary, Chair, etc)

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Date

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