



# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	01	Jan	2021	<b>To</b>	31	Dec	2021

## Section A Reference and administration details

**Charity name**

Richmond upon Thames University of the Third Age

**Other names charity is known by**

Richmond upon Thames U3A

**Registered charity number (if any)**

1012343

**Charity's principal address**

32 Orleans Road
Twickenham
Middlesex
<b>Postcode</b> TW1 3BL

### 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	Chris Barclay	Chairman	24 Feb thru 31 Dec 2021	
2	Libby Barton	Vice Chairman		
3	Susan Wood	Secretary		
4	John Cardwell	Treasurer		
5	David Wood	Membership Secretary		
6	Norma Cook			
7	Peggy Roe			
8	Herbert Wirth			
9	Bob Litherland			
10				
11				
12				
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15				
16				
17				
18				
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20				

### 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
Examiner of the Accounts	Danny Rybowski	1 The Drive, Isleworth, Middlesex, TW7 4AB

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

Stephen Jakobi

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution First adopted 25 Feb 2003 and subsequently amended on 28 Feb 2006, 27 Feb 2007, 28 Nov 2012, 28 Feb 2018
How the charity is constituted (eg. trust, association, company)	Unincorporated association
Trustee selection methods (eg. appointed by, elected by)	Elected by the membership at the annual general meeting of the organisation

### 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 Richmond upon Thames U3A is a member of and is affiliated to the Third Age Trust (reg charity no 288007).

We follow the Principles of the U3A Movement as set out in the Mission Statement of the Third Age Trust.

## Section C Objectives and activities

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

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.

**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)**

We entered 2021 with the country once more in lockdown. Although restrictions were gradually eased during the first half of the year, we were unable to resume face-to-face meetings and indoor activities until the end of the summer. Those groups that could operate using on-line facilities were able to do so; also groups such as walking groups which met outdoors.

Our monthly meetings, formally held in Clarendon Hall which we rented off the Richmond council, have not reverted to that venue for the reason that the council have been using the hall for their own meetings. So we have had to continue with monthly meetings on-line via Zoom.

A different story with other meetings. Many groups resumed face-to-face meetings, some in private homes, others in hired premises. But many have stayed on-line by choice; for some groups the advantages of not having to travel to the meeting venue outweighing the attractions of meeting people in person

We have published more newsletters than in a normal year, in an attempt to keep our membership informed and amused. We now publish every two months rather than the previous four monthly intervals. Email communications to members keeping them informed of upcoming events have also increased in frequency.

As was reported last year, in 2020 we transferred all our membership records onto the Beacon platform, an Internet based membership system created and supported by U3A National Office. This has proved a considerable boon, not only to the administration of our membership records but also to individual groups who use the system to keep track of their own membership.

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

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

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

The organisation is entirely run by volunteers. None of the trustees/ officers nor individuals running groups receive any payment from the organisation for their services.

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

The number of members in Richmond upon Thames U3A increased slightly over the course of the year, up from 1269 at the end of 2020 to 1306 by the end of 2021.

The number of groups which members can join is currently around 130. Most of these meet either in hired premises, public venues or in private homes but around 30 meet on-line using Zoom or similar.

We have held a meeting on the last Wednesday of each month, open to all our members, with an invited guest speaker. These have been used to disseminate information about our U3As activities.

During the year we published and mailed to all members 5 newsletters. These were in addition to the publications produced by the Third Age Trust which are mailed to all members five times a year.

We maintained our own website which contains information on all groups and events arranged by our U3A. We also produced a printed Prospectus containing this same information in printed form, required because many of our members do not use the internet.

The main mechanism for keeping members informed of future events and new groups is by email. We typically send out 4 to 6 emails a month to all those of our membership who are on email (around 95% of the membership).

## Section E

## Financial review

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

We try and maintain a minimum balance on our accounts equivalent to 3 month's worth of operational expenditure – currently equivalent to £9,000 – though because the bulk of our income is received during August and September when members pay their annual subscription, the balance during the preceding summer months is inevitably somewhat lower.

### 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 principal source of funding is the annual subscription. Single members pay £15 p.a.; joint members pay £25 p.a. for two people at the same address. These rates have been maintained at the current level for the last 9 years.

## Section F

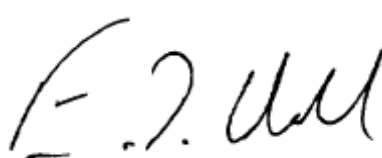
## Other optional information

## 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)	Ernest John CARDWELL	Chris BARCLAY
Position (eg Secretary, Chair, etc)	Treasurer	Chairman

**Date** 04 May 2022

Richmond-upon-Thames U3A

Accounts for the Year to 31 December 2021

	<u>Year to 31/12/2020</u>		<u>% Change</u>	<u>Year to 31/12/2021</u>	
	Note	£		£	£
<b>INCOME</b>					
Subscriptions	1	19,735.50	2%	20,149.00	
Monthly meeting takings	2	172.70	-100%	0.00	
Group payments		5594.95	-47%	2977.00	
Short trips income					
Gift Aid	3	4,299.09	-15%	3,670.56	
		<u>29,802.24</u>	-10%	<u>26,796.56</u>	
<b>EXPENDITURE</b>					
Monthly meeting speaker fee		255.00	59%	405.00	
Monthly meeting room hire	2	1,166.00	-100%	0.00	
Monthly meeting catering		0.00		0.00	
Printing and photocopying	4	3,472.80	-6%	3,273.80	
Stationery		160.40	-47%	84.84	
Postage	5	4,451.57	-11%	3,952.36	
Group room hire		5,454.45	-32%	3,727.16	
Group leaders and Volunteers lunches	6	0.00		1,999.33	
IT Costs + Communications	7	1,479.40	28%	1,895.53	
Presents and Donations		0.00		62.50	
National U3A News	8	3,978.44	-21%	3,152.08	
U3A membership subscription charges	9	5,278.00	-16%	4,459.00	
Coach/Short trips expenditure		0.00		0.00	
Affiliation fees		35.00	0%	35.00	
Bank charges		274.00	2%	278.60	
Copyright licence		60.00		0.00	
Refunded subscription		250.00	-88%	30.00	
National Conference	10	0.00		0.00	
New Members Teas/Lunches	11	195.00	-100%	0.00	
		<u>26,510.06</u>	-12%	<u>23,355.20</u>	
<b>OPERATING PROFIT</b>	12	<b>3292.18</b>	5%	<b>3441.36</b>	
<b>DEPRECIATION</b>	13	<u>0.00</u>		<u>0.00</u>	
<b>NET PROFIT</b>	14	<u><b>3292.18</b></u>	5%	<u><b>3441.36</b></u>	

Please read the following notes which form part of these accounts.

**Richmond-upon-Thames U3A**

**Notes to the Accounts as at 31 December 2021**

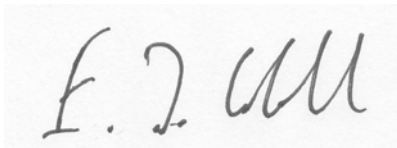
- 1. Subscriptions**                      The annual membership fee remained the same at £15 for individual membership, £25 for joint membership. At year-end there were 1306 fully paid up members, compared with 1269 last year, an increase of 3%.  
950 members paid their renewal subscription either by Standing Order or Direct Credit, 73% of the total. 256 members (2020/21) had not renewed their subscription by the end of the year so their membership was deemed to have lapsed.
- 2. Monthly meetings**                We have not been able to hold any physical meetings during the year, partly because our regular venue, Clarendon Hall, had been requisitioned by Richmond Council for their own use. All our monthly meetings have been conducted on-line for which we made no charge, and nor did we have to pay for the cost of hiring Clarendon Hall.
- 3. Gift Aid**                              Gift Aid was claimed for tax year 2020/21 so the reduction in the amount we claimed largely reflects the decline in our membership in 2020.
- 4. Printing and Photocopying**      We published five newsletters in 2021, together with a summary prospectus.
- 5. Postage**                                This covers the postal charges for mailing of newsletters to those members who elected to receive a paper copy. Also mailing of membership cards to those members who renewed their membership, and reminder notices to those who didn't.
- 6. Group leaders lunch**              This includes both the group leaders lunch held in October and a lunch in November for our volunteers.
- 7. IT Costs**                                The bulk of these are for the Beacon licence fee, charged at an annual rate of £0.83 per member. They also cover the cost of the Zoom license required for our monthly meetings.
- 8. National U3A News**                National Office charge us £3.10 per address per year for the 5 issues of TAM.
- 9. U3A membership Subscription Charges**      This year we paid the Third Age Trust a fee of £4459, calculated as £3.50 for each of 1274 members. This compares with £5278 for 1508 members last year. The fee of £3.50 has remained the same.
- 10. National Conference**            The U3A National Conference in August was held on-line so no attendance expenses were incurred.
- 11. New Members Lunches**        No new members lunches were held during the year.
- 12. Operating profit/loss**            We made a profit of £3441 for the year, similar to the previous year.
- 13. Assets and depreciation**      Our existing assets no longer have any residual value so depreciation is zero.

<b>14. Bank balance</b>	<b><u>2020</u></b>	<b><u>2021</u></b>
Balance as at 1st January	22,002.98	25,295.16
Operating profit/loss for the year	3,292.18	3,441.36
Balance as at 31st December	<b><u>25,295.16</u></b>	<b><u>28,736.52</u></b>
The balance excludes the funds belonging to SW London Network of	£356.22	Actual balance <b><u>29,092.74</u></b>

**ACCOUNTS EXAMINED AND APPROVED**  
Due to COVID-19 support documents not verified



Danny Rybowski                      31/01/2022  
U3A Member No.2310



John Cardwell                      31/01/2022  
Treasurer

**Independent Examiner's Report to the Trustees of  
The Richmond upon Thames University of the Third Age**

I report on the accounts for the year ended 31 December 2021.

**Respective Responsibilities of Trustees and Examiner**

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present 'a true and fair view' and the report is limited to those matters set out below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
  - a) proper accounting records are kept in accordance Section 130 of the 2011 Act and
  - b) accounts have been prepared which accord with the accounting records and which comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Danny Rybowski

31/1/2022

1 the Drive, Isleworth, Middlesex, TW7 4AB