



Trustees' Annual Report for the period

From 01/09/19 Period start date To 31/08/20 Period end date

Charity name: Lancaster and Morecambe U3A

Charity registration number: 1014076

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above without discrimination.
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.	Para 1.17 and 1.19	<p>The Objectives of this U3A are to advance the education of retired and semi-retired people in the Lancaster and Morecambe area by providing activities of a mental, physical and social nature for its members. It is a self-help organisation open to all such persons as defined above, without discrimination.</p> <p>In fulfilling these objectives, the Trustees are aware of and act according to the guidance issued by the Charity Commission on public benefit, by providing a wide range of activities organised by members for Members within Groups and giving advice on other sources of education which may be appropriate.</p> <p>The U3A holds two meetings each month plus occasional Special Lectures, at which paid speakers address Members on a wide variety of subjects.</p> <p>A considerable number of Members take on active roles in the organisation, from teaching and assisting, learning, through organising meetings and groups and helping communications between Members, to providing refreshments at meetings. These roles are all voluntary.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees all were inducted into the role of Trustee following the guidance issued by the Charity Commission, including the acceptance of the Code of Conduct for Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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	<p>GROWTH: Lancaster and Morecambe U3A has sustained its membership over the past year and continues to develop in ways that ensure its sustainability for the future. We were able to remain open during the Covid Pandemic, with groups meeting face to face only when legal to do so. Many groups began meeting on line during at this time. As members either leave or are unable to continue their membership they are replaced by younger, newly retired members from the local area, and by others who move into the area on their retirement. We also attract new members from outside our immediate geographical area who may wish to join in our activities while they are staying in the area. We had a relatively stable membership this year between 1350 and 1400 members. At the beginning of the year, we had over 90 active groups meeting in 16 venues across Lancaster and Morecambe and into the Lune Valley. with over30 meeting continuing to meet virtually during the Pandemic and 10 outdoor groups continuing in some form..</p> <p>ACHIEVEMENTS: Communication with such a large number of members is facilitated by the Beacon Management System which is now securely embedded into our administrative processes and practices. Our website is effectively and efficiently maintained so that information on</p>

	<p>it is relevant and current, and its content easily accessible to members and prospective members.</p> <p>Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels, for example having 2 members who are also National Trust volunteers – one with his work in the National U3A Beacon User, and one with their work on the National U3A retention and recruitment initiative, and as a Regional U3A Committee Member.</p> <p>EXTENDING EDUCATION AND COMMUNITY LINKS: We continue to promote the Continuing Learning Group at Lancaster University and have continued developing our links with Lancaster University’s Faculty of Health and Medicine and its Department of Philosophy. We also promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. We worked on the Lancashire Archives Tithe Project in conjunction with Preston Museum. We attended NHS and other health events both locally and regionally, in order to promote the U3A as a healthy option to physical and mental well-being in the over-50s.</p> <p>LINKS WITH OTHER U3As: The Bay Network (U3A), of which Lancaster and Morecambe U3A is a member, has developed into a liaison group with declared aims to be a forum for the exchange of news, information, events and ideas; to encourage links between interest groups of the member U3As; and to encourage minority interest groups which are difficult for individual U3As to support. We held a successful Science Development Day in June, 2019 for Bay Network members.</p> <p>EVENTS: We continue to hold regular and well attended monthly meetings in both Morecambe and Lancaster, as well as several Special Lectures and a wide range of Study Trips and Special Educational Activities. This year we held a German Study Day, in which different interest groups presented different aspects of Germany throughout the day. Two new groups were begun during the Pandemic that promoted better health and well being during the Pandemic – Nordic walking and Electric Bicycling. Members continue to have a very wide choice of groups, lectures and activities in which to engage, as well as the opportunity and support to set up new groups if they so wish.</p> <p>CONCLUSION: Our U3A is composed of solely of volunteers, and by providing and taking part in</p>
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		such a wide range of learning opportunities – creative, academic and physical – these volunteers help protect themselves against loneliness and ill health as they grow older, while benefiting the wider community both by encouraging younger members to join and promoting educational activities throughout the wider community.
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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

Review of the charity's financial position at the end of the period	Para 1.21	The U3A position is healthy having broken even over the last year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The U3A holds a reserve fund in an account recommended by the Charities Commission with the aim of covering unforeseen contingencies.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	Income is generated from annual membership subscriptions and from event and group attendance fees. This is specifically to cover room hire and incidental expenses and the provision of technical expenses as needed by the groups. We claim Gift Aid refunds from HMRC each year
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	There are no major risks but the constantly increasing costs of room hire and potential increase in Third Age Trust contributions is being monitored
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	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	Trustees are elected by the Membership present at the AGM in January for a maximum of 3 years appointment (except in exceptional circumstances). A Trustee who is Treasurer may, after an initial three years, serve a further three years as Treasurer. Trustees have the authority to co-opt Trustees as a result of casual vacancies and up to two Trustees to bring their number to a maximum of ten. Co-opted Trustees serve only until the next AGM and may then be appointed in the normal way for a three-year term. Trustees receive "The Essential Trustee: what you need to know" (Charity Commission) and have a training session before taking on responsibilities.

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	Induction courses are held for new trustees prior to and after election to the post.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Lancaster and Morecambe U3A
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Other name the charity uses	University of the Third Age: Lancaster and Morecambe
Registered charity number	1014076
Charity's principal address	37 Leighton Drive Lancaster LA1 5 UK

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	Mary Waters	Chair		Membership at AGM
2	Ros Nicholson	Vice Chair & Membership Secretary		Membership at AGM
3	Ronald Philip Wraith	Treasurer	01/09/18 – 22/1/20	Membership at AGM
		Assistant Treasurer	28/09/20 – present	L&M U3A committee
4	Elizabeth Battersby-Hill	Secretary		Co-option by trustee committee
5	Ray Stallwood	Treasurer	22/1/20 - present	Membership at AGM
6	Tansy Dillon	Publicity		Membership at AGM
7	Mike Dillon	Publicity		Membership at AGM
8	Everard Peters	Data Officer	01/09/18 – 31/08/19	Membership at AGM
9	Alan Sattenstall	Committee Member	01/90/18 – 31/08/19	Membership at AGM
10	Elizabeth Hooley	Groups Coordinator	01/09/18 – 31/08/19	Membership at AGM
11	Peter Jenner	Beacon Site Administrator	22/1/20 - present	Co-option by trustee committee; Membership at AGM
12	Sharon Garforth	Committee member	22/1/20 - present	Membership at AGM
	Diane Crompton	Assistant membership	22/1/20 - present	Membership at AGM
	Lyn Summers	Health & Safety	22/1/20 - present	Membership at AGM
14	Yvonne Mawfus	Deputy Treasurer	22/1/20 – 26/05/20	Membership at AGM
15	Sarah Birkill	AGM secretary	21/5/20 - present	Co-option by trustee committee
18				
19				
20				

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	none
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)		
Full name(s)	Mary Frances Waters	Raymond Bradshaw
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	14 February, 2021	

Lancaster and Morecambe U3A

Summary of Accounts

for the year ending 31st August 2020

Summary No 1 A/c 2019-2020

No.1 General [Charity] Current Account.				
Balance brought forward, as at 1st September 2019	£3,041.82		Expenditure	£38,714.11
Income Received	£41,002.73			
	£44,044.55		Balance carried forward, 31st August 2020	£5,330.44
				£44,044.55

Summary No 2 A/c 2019-20

No 2 Social Events Account				
Balance brought forward, as at 1st September 2019	£7,475.43		Expenditure	£16,334.88
Income Received	£13,135.41			
	£20,610.84		Balance carried forward, 31st August 2020	£4,275.96
				£20,610.84

Saver Account

Balance brought forward, as at 1st September 2019	£25,045.71		Expenditure	£0.00
Income Received	£11.31			
	£25,057.02		Balance carried forward, 31st August 2020	£25,057.02
				£25,057.02

Lancaster and Morecambe U3A

Summary of Accounts

for the year ending 31st August 2020

Reserve Account

Balance brought forward, as at 1st September 2019	£10,244.16		Expenditure	£0.00
Income Received	£46.26			
	£10,290.42		Balance carried forward, 31st August 2020	£10,290.42
				£10,290.42

Consolidated Accounts

Balance brought forward, as at 1st September 2019	£45,807.12		Expenditure	£55,048.99
Income Received	£54,195.71			
	£100,002.83		Balance carried forward, 31st August 2020	£44,953.84
				£100,002.83



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
LANCASTER & MORECAMBE U3A

**On accounts for the year
ended**

31 AUGUST 2020

**Charity no
(if any)** 1014076

Set out on pages

**Respective
responsibilities of
trustees and examiner**

The charity's 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent
examiner's statement**

My examination was carried out in accordance with 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 those 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 in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: *A J Meikle*

Date: 29 November 2020

Name: ALAN JOHN MEIKLE

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:	25 Broyd View
	LANCASTER
	LA1 4WF

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.