



## Trustees' Annual Report for the period

From 01/09/2021 Period start date

To 31/08/2022 Period end date

Charity name: University of The Third Age Lancaster And Morecambe

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	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. The U3A holds two meetings each month, open to all members, with regular special talks, at which paid speakers address members on a wide variety of subjects. A considerable number of members take active roles in the organisation, including teaching and assisting learning, organising meetings and activities for membership groups, helping communications between members, and providing refreshments at meetings. All roles within the charity are voluntary.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees 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	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		N/A

## 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><b>GROWTH:</b> Lancaster and Morecambe U3A has sustained its membership over the past year despite the COVID difficulties and has continued to develop in ways that ensure its future sustainability. We were able to remain open during the pandemic, with groups meeting face to face only when legal to do so. Many groups met on-line during this time. Most groups were able to keep in contact with their members. We also increased the number of groups and activities. Our membership was relatively stable this year. With the end of COVID restrictions in March 2022 U3A activities are returning to more normal levels.</p> <p><b>ACHIEVEMENTS:</b> 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 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 of the Committee who are also National Third Age 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><b>EXTENDING EDUCATION AND COMMUNITY LINKS:</b> 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. The Development and Promotion group continued to keep in contact with the community through a new u-tube video, public Facebook page, and several articles in local newspapers.</p> <p><b>LINKS WITH OTHER U3As:</b> 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.</p> <p><b>EVENTS:</b> We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster, though this year both have been held virtually. These are well attended. 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><b>CONCLUSION:</b> Our U3A is composed solely of volunteers. By providing and taking part in 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 and recreational activities throughout the wider community.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
	Para 1.41	

Performance of fundraising activities against objectives set		
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 and stable 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	N/A
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 are both 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 each year 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 before 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	University of the Third Age Lancaster and Morecambe
Other name the charity uses	Lancaster and Morecambe U3A
Registered charity number	1014076
Charity's principal address	10 Coolidge Avenue, Lancaster LA1 5EH



## 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)	<i>Clive Million</i>	
Full name(s)	Clive Million	
Position (eg Secretary, Chair, etc)	Secretary	
Date	16 April 2023	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Lancaster and Morecambe u3a

1014076

## Receipts and payments accounts

CC16a

For the period  
from

01-Sep-21

To

30-Aug-22

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Members Subscriptions and Donations	19,291	-	-	19,291	13,729
Gift aid Refund	1,828	-	-	1,828	3,270
Group activities	15,330	-	-	15,330	1,887
Monthly Meeting and Special Lectures	1,526	-	-	1,526	-
Miscellaneous	80	-	-	80	-
Interest Received	38	-	-	38	4
Field Study (No2 Account)	23,676	-	-	23,676	13,236
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>61,769</b>	<b>-</b>	<b>-</b>	<b>61,769</b>	<b>32,126</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>61,769</b>	<b>-</b>	<b>-</b>	<b>61,769</b>	<b>32,126</b>
<b>A3 Payments</b>					
Third Age Trust Fees Ins & Licences	8,349	-	-	8,349	9,053
Conferences & Delegate Fees	-	-	-	-	-
Admin & Miscellaneous	4,702	-	-	4,702	2,896
Group Activities	20,510	-	-	20,510	1,722
Monthly Meeting and Special Lectures	5,091	-	-	5,091	-
Field Study (No2 Account)	23,364	-	-	23,364	12,531
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>62,016</b>	<b>-</b>	<b>-</b>	<b>62,016</b>	<b>26,202</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>62,016</b>	<b>-</b>	<b>-</b>	<b>62,016</b>	<b>26,202</b>
<b>Net of receipts/(payments)</b>	<b>- 247</b>	<b>-</b>	<b>-</b>	<b>- 247</b>	<b>5,924</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>50,877</b>	<b>-</b>	<b>-</b>	<b>50,877</b>	<b>44,953</b>
<b>Cash funds this year end</b>	<b>50,630</b>	<b>-</b>	<b>-</b>	<b>50,630</b>	<b>50,877</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Bank No1 Account	16,901	-	-
	Lloyds Bank No2 Account	3,340	-	-
	Lloyds Bank Reserve Account	20,062	-	-
	COIF Reserve Account	10,327	-	-
	<b>Total cash funds</b>	<b>50,630</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))



B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Andrew Howarth	10/11/2022
	Nigel Cole	10/11/2022



# 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 2022

Charity no  
(if any)

1014076

Set out on pages

(remember to include the page numbers of additional sheets)

**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. Meikle*

Date:

10/11/2022

Name:

ALAN JOHN MEIKLE

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

FCA

<b>Address:</b>	Summerdale, Head Dyke Lane, Pilling
	PRESTON
	PR3 6SJ

**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.

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide details of items for disclosure, as indicated by the text in the top-left corner.