



Trustees' Annual Report for the period

From 01/09/2022 Period start date

To 31/08/2023 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>GROWTH: Lancaster and Morecambe U3A has sustained its membership since the COVID difficulties in 2020-2022 and has continued to develop in ways that ensure its future sustainability. Our groups and activities include both on-line and in-person meetings. We have increased the number of groups and activities and this is reflected in a welcome increase in turnover of 16%. Our membership remained stable this year.</p> <p>ACHIEVEMENTS: Communication with such a large number of members is helped by the Beacon Management System which is part of our administrative processes and practices. Our website is well maintained with relevant and current information, and its content is easily accessible to members and prospective members. This year we have set up a specific Inclusion Team (AIDE – Accessibility Inclusion Diversity Equality) to promote practical ideas and events which may draw in members with individual needs and abilities.</p> <p>EXTENDING EDUCATION AND COMMUNITY LINKS: We promote non-U3A educational activities at our Monthly Meetings as well as through the Newslink section on our website. We have informal links (through some group leaders and other members) with local interest groups and activities. The publicity group continued to keep in contact with the community through a new YouTube video, public Facebook page, and articles in local newspapers. We have continued our links</p>

		<p>with Lancaster University's Faculty of Health and Medicine.</p> <p>LINKS WITH OTHER U3As: We are a member of the Bay Network (U3A), which is 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. Members of Lancaster and Morecambe U3A have supported the Third Age Trust at National and Regional levels.</p> <p>EVENTS: We continued to hold regular and well attended monthly meetings in both Morecambe and Lancaster. 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 solely of volunteers. By providing and taking part in 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	
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 L&M u3a financial position is healthy and stable. This year, as part of our recovery from the COVID difficulties, we drew down a little from our operating reserves in order to encourage membership renewals and recruitment by holding membership contributions stable despite some increases in costs. This will be reviewed in the next financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The L&M 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	<p>Since a change in the constitution in October 2022 the number of trustees shall be not less than 5 and not more than 15. Up to 12 Trustees may be elected for a term of 1 year by the membership present, or voting by proxy, at the AGM in February each year. There are 4 officers - chair, vice-chair, secretary, and treasurer - who are normally directly elected each year by the annual general meeting.</p> <p>The existing trustees may co-opt additional trustees (up to the maximum overall trustee numbers of 15) to serve until the next annual general meeting.</p> <p>There are limits to both the continuous and overall periods that officers and committee members may serve on the committee to ensure that the committee membership is refreshed periodically.</p> <p>The 2022 constitution contains a 3-year transitional arrangement for the terms of trustees who had been elected for different periods under the previous constitution.</p> <p>Trustees receive "The Essential Trustee: what you need to know" document (Charity Commission) and have a training session before taking on responsibilities.</p>

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

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	Andrew Howorth	Chair		Membership at AGM
2	Mary Waters	Vice Chair	01.09.2022 – 28.02.2023	Membership at AGM
3	Sharon Garforth	Vice Chair	28.02.2023 – 31.08.2023	Membership at AGM
4	Nigel Cole	Treasurer		Membership at AGM
5	Elizabeth Battersby-Hill	Secretary	01.09.2022 – 28.02.2023	Membership at AGM
6	Clive Million	Secretary	28.02.2023 – 31.08.2023	Membership at AGM
7	Peter Jenner			Membership at AGM
8	David Downes			Membership at AGM
9	Jill Grindey			Membership at AGM
10	Margaret Hemming			Membership at AGM
11	Malcolm Hemming			Membership at AGM
12	Christine Jenner			Membership at AGM
13	Lyn Summers		01.09.2022 – 28.02.2023	Membership at AGM
14	Ruth-Ann Leak		28.02.2023 – 31.08.2023	Membership at AGM
15	Pauline Horrocks		28.02.2023 – 31.08.2023	Membership at AGM
16				
17				
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)	<i>Clive Million</i>	
Full name(s)	Clive Million	
Position (eg Secretary, Chair, etc)	Secretary	
Date	14 December 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Lancaster and Morecambe u3a	No. (if any) 1014076
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CC16a

Receipts and payments accounts

For the period from	Period start date 01-Sep-22	To	Period end date 30-Aug-23
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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 £
A1 Receipts					
Members Subscriptions and Donations	20,511	-	-	20,511	19,291
Gift aid Refund	2,628	-	-	2,628	1,828
Group activities	22,804	-	-	22,804	15,330
Monthly Meeting and Special Lectures	2,706	-	-	2,706	1,526
Miscellaneous	99	-	-	99	80
Interest Received	449	-	-	449	38
Field Study (No2 Account)	22,601	-	-	22,601	23,676
	-	-	-	-	-
Sub total (Gross income for AR)	71,798	-	-	71,798	61,769
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	71,798	-	-	71,798	61,769
A3 Payments					
Third Age Trust Fees Ins & Licences	9,215	-	-	9,215	8,349
Conferences & Delegate Fees	52	-	-	52	-
Admin & Miscellaneous	5,647	-	-	5,647	4,702
Group Activities	30,739	-	-	30,739	20,510
Monthly Meeting and Special Lectures	6,289	-	-	6,289	5,091
Field Study (No2 Account)	21,620	-	-	21,620	23,364
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	73,562	-	-	73,562	62,016
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	73,562	-	-	73,562	62,016
Net of receipts/(payments)	- 1,764	-	-	- 1,764	- 247
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,630	-	-	50,630	50,877
Cash funds this year end	48,866	-	-	48,866	50,630

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 £
B1 Cash funds	Lloyds Bank No1 Account	5,880	-	-
	Lloyds Bank No2 Account	4,321	-	-
	Lloyds Bank Savings Account	28,000	-	-
	COIF Reserve Account	10,665	-	-
	Total cash funds	48,866	-	-
	(agree balances with receipts and payments account(s))			



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

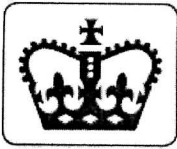
Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

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

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

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

Signature	Print Name	Date of approval
	Andrew Howarth	31/10/2023
	Nigel Cole	31/10/2023



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 2023

**Charity no
(if any)**

1014076

Set out on pages

(remember to include the page numbers of additional sheets.)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 08 / 2023**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which 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:

AJ Meikle

Date:

31 October 2023

Name:

ALAN JOHN MEIKLE

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

FCA

Address:

Summerdale, Head Dyke Lane, Pilling

PRESTON

PR3 6SJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

