



Trustees' Annual Report for the period

From **01.01.2024** To **31.12.2024**

Charity name: **Chelmsford University of the Third Age (u3a)**

Charity registration number: **1027234**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of education, and in particular the education of older people and those retired from full time work, by all means including associated activities conducive to learning and personal development in Chelmsford and surrounding district.
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	Over the past year our u3a has continued to provide the people of Chelmsford and surrounding district with many opportunities to come together, learn new things, and stay physically & mentally active during their later years.
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 encouraged and enabled people no longer in full time paid employment to help each other to share their knowledge, skill, interests and experiences. The Trustees have promoted the values of lifelong learning and the positive attributes of belonging to a U3A. The Trustees have done all they can to ensure that people wanting to join a u3a could do so.

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	<p>We are indebted to our Group Leaders who take on responsibility for the operation of our Interest Groups. They have generated a number of good ideas including promoting the groups to both new and existing members, making them accessible to members of other u3a's, and ensuring that new Groups are started when existing ones become full.</p> <p>Our monthly meetings featured a variety of speakers who spoke on a diverse selection of topics. The meetings run smoothly thanks to our volunteers for setting up the hall and helping in the kitchen.</p> <p>Efforts to increase publicity included attending two outreach events, and the creation of some new promotional materials.</p>
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>The membership has grown significantly with 125 new members joining us since March 2024, bringing the total to 643.</p> <p>The Trustees consider it is vitally important that we expand our Interest Group offer so that more of our members have a chance to come together to learn new things and remain physically and mentally active.</p> <p>We have made significant progress in this respect and now have 46 active Interest Groups.</p>

		<p>The initial start-up costs for new groups are met from our reserves.</p> <p>This year we introduced an evening concert which was well attended.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£18,649
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Some funds accumulated during COVID pandemic are still gradually being spent by holding additional events and supporting new groups.
Amount of reserves held	Para 1.22	£9856
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

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	
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	

Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution adopted 10 February 2022
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>The charity elects or re-elects up to 12 Trustees (including officers) at each Annual General Meeting in February.</p> <p>The elected trustees may, at any time, co-opt up to 3 trustees until the next annual general meeting and may reappoint such co-opted trustees for one additional 12 month period.</p> <p>The officers are elected by the trustees at their first meeting from among their number (this includes any co-opted trustees).</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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The Charity is affiliated to the Third Age Trust.</p> <p>The Trustees have the power to to co-operate with other charities, voluntary bodies and statutory authorities and to exchange information and advice with them and in particular with other u3as, clusters of u3as and The Third Age Trust.</p>
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Chelmsford University of the Third Age
Other name the charity uses	Chelmsford u3a
Registered charity number	1027234
Charity's principal address	

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	Lesley Wood	Chair		
2	Alan Caddy	Vice Chair		
3	Wendy Hubbard	Treasurer		
4	Janet Parsons	Secretary		
5	Alan Mayo	Membership Secretary		
6	Edmund Wood	Events Organiser		
7	Lynn Regan	Newsletter Coordinator		
8	Brian Littlechild	Committee Member		
9	Michael Harmer	Committee Member		
10	Ann Bell	Committee Member		
11				
12				
13				
14				
15				
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	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

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)		
Position (eg Secretary, Chair, etc)		
Date		

Chelmsford U3A
Income & Expenditure as at 31st December 2024

INCOME	2024	2023
Membership Subs	7,408.50	6,749.00
Visitors	0.00	0.00
Donations	824.66	716.11
Gift Aid	2,342.53	0.00
Bank Interest	277.79	274.84
Group Closures	0.00	735.32
Unclassified	12.00	108.00
Raffle	283.55	0.00
Diaries	0.00	0.00
Sundries	0.00	3.00
Total	<u>11,149.03</u>	<u>8,586.27</u>
EXPENDITURE		
National Capitation Fee	2,176.00	1,664.00
Hall Hire	2,245.27	1,987.90
Zoom	155.88	143.88
Refreshments	95.14	115.36
Speakers	996.00	935.00
Newsletter Print	357.05	216.34
Stamps	248.10	196.10
Third Age Matters	1,656.72	1,389.70
Website	0.00	38.39
Beacon	595.00	521.00
Technology/Equipment	166.80	0.00
Travel	0.00	0.00
Conference	0.00	0.00
Admin	0.00	0.00
Advertising	107.99	138.66
Raffle Prizes	0.00	159.96
Diaries	0.00	0.00
Bank Charges	117.79	124.40
Christmas	825.53	867.77
Easter	745.21	310.92
Summer Social	493.62	464.24
30th Anniversary	0.00	868.31
Group Support	1,039.66	213.93
Sundries	504.87	0.00
Total	<u>12,526.63</u>	<u>10,355.86</u>
Net Surplus/Deficit for the Year	<u>-1,377.60</u>	<u>-1,769.59</u>
	<u>11,149.03</u>	<u>8,586.27</u>

Balance Sheet as at 31st December 2024

Current Assets	2024	2023
Accumulated Fund as at 1st January	11,233.48	13,003.07
Prior Year Adjustment	0.00	0.00
Net Surplus/Deficit for the Year	-1,377.60	-1,769.59
Accumulated Fund as at 31st December	<u>9,855.88</u>	<u>11,233.48</u>
Represented By		
Current A/c	1,469.12	659.31
Deposit A/c	<u>17,180.11</u>	<u>17,428.97</u>
	18,649.23	18,088.28
Less Held for Groups	8,793.35	6,854.80
	<u>8793.35</u>	<u>6854.8</u>
	<u>9,855.88</u>	<u>11,233.48</u>

Treasurer Wendy Hubbard
Date January 2025

Examined by Maurice Van Maellerts
Date January 2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Chelmsford University of the Third Age (u3a)

**On accounts for the year
ended**

31 December 2024
Charity no (if any) 1027234

Set out on pages

1
(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 31/12/2024.

**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").

**Independent
examiner's statement**

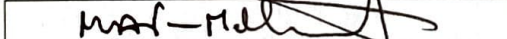
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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: 

Date: 25.1.2025

Name: M. A. VAN MELAGERS

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

Address:

117 WATCHOUSE ROAD
CHELMSFORD
ESSEX CM2 8NS

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.

