



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2024 Period start date
To 31st March 2025 Period end date

Charity name: Penrith and North Lakes u3a

Charity registration number: 1073281

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's object ('the object') is 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 Penrith and surrounding area.

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	Membership of a u3a is open to all in their third age, which is defined not by a particular age but by a period in life in which full time employment has ceased. Members promote the values of lifelong learning & the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees & members do all they can to ensure that people wanting to join the u3a can do so. We advertise our presence on posters and leaflets at the local library, GP surgeries and retail notice boards as well as in free publications. There are contact links to our website (and the phone number of our Chair) as a source of more information. We hold an annual Open Day in November and this is advertised in the local newspaper and other community publications and venues and via members and social media. The Open Day is aimed at providing information for potential members and allows them to meet some of our group convenors and also to join PNLu3a. Existing members are also welcomed to find out more about groups which have vacancies. We held our Open Day on 26th November 2024 and it was very successful with over 60 members and 53 visitors attending. 42 new members either joined on the day or very shortly afterwards. We send reports of our monthly meetings to the local newspaper & the reports are also published in our bimonthly newsletter, together with other articles and additional information about forthcoming meetings and events. The newsletter is also available to view on our website. Members form interest groups covering as wide a range of topics & interests as are desired. Members organise their own activities & offer their skills, knowledge & experience for the benefit of fellow members. This past year we have had between 46 and 49 active groups listed, together with their contact details, which are available on our website. The Groups' Coordinator is a trustee & committee member and acts as a point of contact and source of advice for groups, old, new & potential. Advice is given on venues, and, together with the treasurer, on the financial arrangements for the group. The groups each have a Group Convenor who might act as a
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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 regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.
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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	We particularly value the fact that all our members, who give of their time and expertise in many different capacities, are all volunteers.
Other		

Achievements and Performance

	SORP reference	
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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

This has been another successful year for Penrith and North lakes u3a. At the end of March we had 49 active groups and they have continued to offer a wide range of learning experiences and activities. We are very grateful to all our Group Convenors and our Group Co-ordinator who help to make this possible.

New groups which formed over this current year were a 4th Book group and the very popular Geology group was able to start again in Sept 2024, having been unable to recruit a new convenor for some 3 years.

The following groups have seen changes in their convenors: Cycling, Play reading, Recorder, Short Walks Writing for pleasure, Camper van and Table tennis.

Unfortunately the Badminton group, based in Lazonby village, closed due to falling numbers & increased hire costs. With ample provision for Badminton in town, another group has not formed. The very long serving Convenors of our Art appreciation and Short walks groups stepped down and though Short walks re-started after several months without a Convenor, the Art Appreciation group has decided to cease meeting.

A Saxophone and a Snooker group were both offered but with limited interest but 2 other new groups are in the pipeline.

Our Monthly meetings, open to all members, have again been very well attended. The programme of talks for the year was again varied and interesting, covering a wide range of topics:

18th April 2024: Kenneth Wilson gave a talk on "Highway Cello", about his experiences cycling from Hadrian's Wall to Rome, carrying his cello and giving performances along the way.

16th May: "100 years of Croglin Grammar School". Ruth Lawley outlined the research she'd undertaken to determine if her small village had indeed had a Grammar School and discussed several notable alumni, including the founder of the first maternity (lying in) hospital in London.

20th June: Our AGM was followed by "Midsummer Music" with Ian France's talk based on Mendelssohn's 'Overture to A Midsummer Night's Dream'.

18th July: A very successful coach trip to Raby Castle, Deer Park and Gardens in County Durham.

19th Sept: "Great Dane meets Mongrel" by Robin Acland, about the contrasting

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Financial Review Our annual main account income was £9048 and expenditure £8314. The main source of funding to the <u>main account</u> is via an annual subscription fee of £13 from each member, reduced for members who can evidence they are also members of another u3a on the basis that only one capitation fee to Third Age Trust is payable. The income from subscription fees was £8173 which is £427 more than last year. This year we did not receive a grant from Third Age Trust to cover the cost of an Open Day to attract new members. Instead, the Third Age Trust have introduced a Participative grant to encourage a hands-on experience for potential new members to interest groups. An explanation of the larger amounts of expenditure are as follows: Our monthly meeting costs were £910, which is made up of £560 for the hire of rooms at Penrith Rugby Club and Penrith Players and £350 paid to 7 speakers. The Trustees have a policy of giving internal grants to interest groups for specific one -off costs for which criteria are set. In 2024 to 2025 a total of £151 was granted: for members of the Science Discussion group to visit 'The World of Glass', also 2 emergency shelters for the walking groups and 2 First Aid kits for the cycling group and for use on coach trips. The printing of the bi monthly newsletter amounted to £520, which is an average of £80 per edition of which about 100 are printed. The cost of their postage is £445, an increase of £59 from last year. The stationery bill this year has been £162, which was largely made up of the cost of printing leaflets and bookmarks for publicity purposes. The Group Convenors' meeting at the Rugby Club, which is an essential part of our u3a year, was attended by almost 30 convenors and committee members. A buffet to show gratitude was gratefully received and with the cost of room hire came to £356. The large invoice from the Third Age Trust of £2380 equates to the number of members as at 31st March 2024 (595)
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Penrith & North Lakes U3A aims to keep a level of reserves that will cover 6 to 9 months of regular operating activity. We are an organisation whose funding depends on member's subscriptions. These could be disrupted, an example is the pandemic, yet the organisation has certain fixed operating costs which need to be covered. The reserves also serve to cushion increases in, for example, fees paid to the Third Age Trust which come out of our membership fee. We are mindful that we have a retired membership, often on a fixed income, living in times of inflation and we are again keeping our membership fee at £13 per year.
Amount of reserves held	Para 1.22	£20,354
Reasons for holding zero reserves	Para 1.22	
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	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	Annual subscription by members.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Trustee's policy is to invest surplus charity funds in building society accounts, either in term or access accounts depending on the likelihood of withdrawals being needed. The treasurer will review the investments annually and advise trustees if any changes would be beneficial to the charity.
A description of the principal risks facing the charity	Para 1.46	Risk of a falling membership due to the increased vulnerabilities of the age group we serve. Risk if there was a reluctance of members to take on the roles of Group Convenors or of Trustees, particularly Officer Roles.
Other		

Structure, Governance and Management

Description of charity's trusts:		N/A
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution. A new constitution was formally adopted on 16th June 2022 and revised and re-adopted on 20th June 2024. [First constitution was 1996]
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	A member of the Third Age Trust as an 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	Elected annually at the Annual General meeting. The elected trustees may also, 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 period which may not extend beyond the following annual general meeting. The maximum total number of trustees is 12.

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	New trustees are given a copy of a link to the Charity Commission leaflet CC3 entitled 'The Essential Trustee' which can be downloaded: https://www.gov.uk/government/publications/the-essential-trustee-what-you-need-to-know-cc3 Trustees are also made aware of sources of advice and help & policy, including the Charity Commission as well as documentation about policies & procedures available on our own website and that of the Third Age Trust. Trustees have also signed a trustee eligibility declaration form.
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The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is a member of the Third Age Trust which provides additional helpful information & advice including policies & procedures which have largely been adopted by our u3a with some amendments for our own circumstances. These are available on our website www.penrith-n-lakes.u3asite.uk Penrith & North Lakes u3a, like other u3a's, is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the guiding principles of the u3a movement. These are to be found on the Trust's website www.u3a.org.uk or our website. No payments are made to members for services rendered to any u3a. Each u3a is self-funded with membership subscriptions & costs kept as low as possible. This is particularly important given the sector of the public we serve who are no longer in full-time employment. Penrith & North Lakes u3a is a member of the North Cumbria Network of u3a's which meets twice a year to exchange good practice. Two of our trustees attend the twice - yearly meetings, normally in Oct & March. We are also part of the North West Region of u3a's for additional help and advice and access to learning opportunities.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Penrith and North Lakes U3A
Other name the charity uses	
Registered charity number	1073281
Charity's principal address	The Hollies, Wordsworth Street, Penrith, Cumbria. CA11 7QZ

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	Josephine Dunlop	Chair then Secretary	Chair up to 20 th June 2024, then Secretary	
2	Susan Tomlinson	Vice Chair		
3	Margaret Irving	Secretary then Chair	Secretary up to 20 th June 2024, then Chair	
4	Denise Walker	Treasurer		
5	Alan Beale			
6	Lesley Hall			
7	Margaret Neale			
8	Jane Stables			
9	Sandra Wright			
10	Ron Lyon		From 20 th June 2024	
11	James Murdock		From 20 th August 2024	
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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

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
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)

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Full name(s)

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Position (eg
Secretary, Chair, etc)

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Date

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