



## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2025 Period start date

To 31<sup>st</sup> March 2026 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	<b>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.</b>
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	<b>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 &amp; the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees &amp; 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 27th November 2025 and it was very</b>

		<p>successful with 62 members and 38 visitors attending, many of the latter going on to join as members.</p> <p>We send reports of our monthly meetings to the local newspaper &amp; the reports are also published in our bimonthly newsletter, together with other articles and additional information about forthcoming meetings and events. The newsletter is available to view on our website and copies are left at the local library and posted to any member without an e-mail address.</p> <p>Members form interest groups covering as wide a range of topics &amp; interests as are desired. Members organise their own activities &amp; offer their skills, knowledge &amp; experience for the benefit of fellow members. This past year we have had between 48 and 50 active groups listed, together with their contact details, which are available on our website. The Groups' Coordinator is a trustee &amp; committee member and acts as a point of contact and source of advice for groups, old, new &amp; 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 may act as a leader or subject expert or as a facilitator, enabling members to learn from each other and share common interests. The Convenor acts as a point of contact with the Groups' Coordinator &amp; the Committee [Trustees]. The Convenors attend a yearly meeting, organised by the Group's Coordinator and the Chair, and this took place on 15<sup>th</sup> Oct 2025.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p><b>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.</b></p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>N/A</b>

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	<b>We particularly value the fact that all our members give voluntarily of their time and expertise in many different capacities.</b>
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><b>2026 marks the 30<sup>th</sup> Anniversary of Penrith and North Lakes u3a and 2025 to 2026 has been another successful year.</b></p> <p><b>At the end of March 2026, we had 50 active INTEREST GROUPS offering a wide range of learning experiences and activities. When a group can no longer accommodate more members, a waiting list is kept and a second group formed, (if there are sufficient numbers and a willing convenor.) Similarly, a member wishing to start a group can advertise in the newsletter or at the Open Day, where a list of potential interest groups and interested parties is also kept.</b></p> <p><b>8 new groups which formed during this current year (with their convenors) are:</b>  <b>Art Discussion 2 (Jan Edwards),</b>  <b>Ballroom Dancing (Margaret Bancroft)</b>  <b>Bus Pass Adventures (Jim Sellars)</b>  <b>French 4 Beginners (Deborah Wilson)</b>  <b>Local History (Lydia Gray)</b>  <b>Nordic Walking (Roger Burgin)</b>  <b>Fell Walking (John Day) NB this group replaced the Strenuous Walks group.</b>  <b>Wine Tasting (Peter Edwards)</b></p> <p><b>Unfortunately, we have lost some groups for a variety of reasons:</b>  <b>Handicrafts 2 (Yvette Bradley) – though a new Handicrafts group is in the process of forming.</b>  <b>Mainly 4 Men (Jim Sellars)</b>  <b>Music Appreciation (John Upson - who had led the group for 27 years)</b>  <b>Ukulele Fun (Carol Mousdell)</b></p>

The following groups have seen changes to their convenors:  
French 4 Beginners (Christine Hardt to Deborah Wilson. The group lapsed for several months)  
German (Mike Head to Kath Lawless)  
Literature 2 (Helen Dunham to Katherine Cooke)  
Sketching 2 (Gerald Pape to Steve Atkinson)  
Strenuous Walks to Fellwalking (Bob Parks and John Storr to John Day)

We are really grateful to Convenors for all they do and have done – some of those stepping down have led their groups for many years. We are grateful too that members come forward to be convenors or volunteer to help convenors with some of the tasks, so that new groups can be established or old ones maintained. We are also grateful to Jane Stables, the Groups Coordinator, for the way she helps to facilitate the formation of new groups, especially when many u3a's struggle with this.

Our MONTHLY MEETINGS, open to all members at no extra charge, have again been very well attended. The programme of talks for the year was again varied and interesting, covering a wide range of topics:

17<sup>th</sup> April 2025: "The Alston Turnpike Trust" and related stories. Simon Dan talked about the turnpike system of roads and their funding, with historical details of the road over Hartside etc.

15<sup>th</sup> May 2025: "Driving to Ukraine". Paul Thomas detailed his charity's work in raising funds for ambulances and other first aid equipment and supplies, and taking these to Ukraine.

19<sup>th</sup> June 2025: AGM followed by "The Race to a Greener Future...but why is mining such a tricky business?" Phil Newall, our Geology Convenor, gave an interesting and thought-provoking talk about the difficulties in getting mining projects off the ground and the need for the critical metals and minerals that new greener technologies rely on.

24<sup>th</sup> July 2025: Summer Visit to Barrow Dock Museum and Swarthmoor Hall – from nuclear submarines to the home of the Quaker movement! Also a beautiful day to admire the Furness Peninsula.

18<sup>th</sup> Sept 2025: "Monks, Shepherds and Wool." Harry Hawkins detailed the

importance of wool to the wealth of monasteries and the wealth of our nation during the mediaeval period and beyond.

16<sup>th</sup> Oct 2025: "Communities and Landscape" Christian Lisseman of Friends of the Lake District detailed their work and projects.

20<sup>th</sup> Nov 2025: "Russia Starts Here". Howard Amos's book had been shortlisted for the Pushkin prize and he told us of his experiences of Russia, first as a student and later as a journalist and editor of the Moscow Times. He focused on the Pskov region and "real lives in the ruins of Empire."

18<sup>th</sup> Dec 2025: Christmas Entertainment with our music, dance and writing groups.

19<sup>th</sup> Jan 2026: Callum Scobie-Youngs of the "Cumbria Clock Company" told us about the history of the company and the many projects they have worked on, from the striking hammer mechanism of the 2012 Olympic Bell to the Great Clock of "Big Ben."

19<sup>th</sup> Feb 2026: Annie Mawson of the "Sunbeams Trust" outlined the healing power of music and the Trust's work with over 2,000 disabled and disadvantaged people across Cumbria. She also played her harp for us.

19<sup>th</sup> March 2026: "Beatrix Potter". Faye Morrisey of the Armit Museum discussed the less well-known aspects of Beatrix's life, focusing on her artwork and scientific study of fungi.

The English Literature short series, open to all members, once again ran monthly on Saturdays from October to March. The series, "Shakespeare - Six of the Best" continued, considering six contrasting Shakespeare plays, one for each session. Recordings of the plays were suggested and leaflets produced so that various scenes could be read. There were many interesting discussions, and members were sad to learn that Robin Acland had decided that the meeting on 21<sup>st</sup> March 2026 would be the last. It was however understandable, given his many years of service to our u3a over nearly 30 years.

Our membership has again increased since last year, with a year- end figure of 701 members. This shows an overall increase of 34 from last year. There have been almost 100 new members since 1<sup>st</sup>

		<p>April 2025. This was helped by another successful Open Day on 27<sup>th</sup> Nov. 2025.</p> <p>Our Committee of Trustees enables our u3a to continue as a u3a organisation and as a registered charity and we were pleased to welcome Gordon Reid as a co-opted Trustee on 12<sup>th</sup> Aug 2025 following an appeal for someone to shadow and eventually take over from our treasurer. Denise Walker resigned from that role on 21<sup>st</sup> Oct 2025, having served for over 7 years and Gordon was appointed Treasurer. Denise stepped down as a trustee on 2<sup>nd</sup> Feb 2026, and Sandy Wright, after helping to arrange another successful Open Day and being very active in her publicity role, also stepped down as a trustee on 27<sup>th</sup> Nov 2025. Her role has recently been taken on by Ron Lyon. Our Vice Chair, Sue Tomlinson, had already served an extra year as vice- chair, as allowed by our constitution, and at our AGM in June 2025 James Murdock became our new vice-chair.</p> <p>The Trustees are mindful of all associated legislation and guidance and are careful that they exercise due diligence and care, taking advice from the Third Age Trust or others as appropriate.</p> <p>The Committee met on 9<sup>th</sup> May, 17<sup>th</sup> June, 12<sup>th</sup> Aug. and 21<sup>st</sup> Oct. 2025 and on 20<sup>th</sup> Jan. and 10<sup>th</sup> March 2026.</p> <p>Policies and documentation are regularly reviewed and this year a new venues list for the use of convenors was compiled, as well as information on how groups are run and an introductory paper on being a convenor. Several policy updates are being finalised. Our web-site <a href="http://penrith-n-lakes.u3asite.uk">penrith-n-lakes.u3asite.uk</a>, as well as detailing any documentation, also is a source of information about our many activities and is kept regularly up to date by our website manager.</p> <p>This year we had to find a new store for our equipment and it is now mostly housed with our secretary. A new laptop with windows 11 was purchased for committee use.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

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

## Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p><b>Financial Review</b></p> <p><b>Penrith and North Lakes u3a have 3 bank accounts: a Current Account with HSBC for the day to day running of the organisation, and an HSBC account dedicated to the income and expenditure of the Interest Groups. There is also a savings account with Penrith Building Society which has a balance of £11,001.</b></p> <p><b>CURRENT ACCOUNT:</b> Income amounted to £9,618 with expenditure of £9,044. The account's balance at the year-end was £7,761.</p> <p><b>The main source of funding for this account is the annual subscription fee of £13 from each member. Some members pay a reduced fee if they can provide evidence that they are also members of another u3a branch, on the basis that only one capitation fee to the Third Age Trust is payable. There is also a reciprocal agreement with the u3a's of the North Cumbria Network, so that no membership fee is paid by any of their members who wish to join PNLu3a as associate members. The income from subscription fees was £8,722 which is £549 more than last year due to an increased membership. £896 was also raised from members to fund our Summer Outing, costs of which were £894.</b></p> <p><b>An explanation of the larger amounts of expenditure in the current account is as follows:</b></p> <p><b>Our monthly meeting costs were £1,105, which is made up of £609 for the hire of rooms at various locations and £496 paid to 10 speakers.</b></p> <p><b>The Trustees have a policy of giving internal grants to interest groups for specific one-off costs. In 2025/26 a total of £190 was given in internal grants. This was used for training members of the newly established Nordic Walking Group and to fund start up planning meetings for the newly established wine tasting and ballroom dancing groups.</b></p> <p><b>The printing of the bimonthly newsletter amounted to £456, which is an average</b></p>
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of £76 per edition of which about 100 are printed. The cost of postage to those who have requested this is £203, a reduction from last years figure of £445, following the decision to ask members to collect any paper copy required and only post to those who had difficulty or who were unable to receive it by e-mail.

The cost of room hire for the Groups Convenor Meeting at the Penrith Rugby Union Football Club together with a buffet for attendees at the meeting amounted to £285.

Committee expenses amounted to £247 which was to cover the cost of some advertising boards for use at the Open Day or at other publicity events and a gift to our retiring Treasurer, Denise Walker who fulfilled this role for over seven years for which we are very grateful.

IT expenses of £579 reflects ongoing maintenance costs and anti-virus software which the u3a pays for, as well as a new laptop to replace an existing laptop used by committee members whose operating system is no longer supported by Microsoft.

The large invoice from our governing body, the Third Age Trust, of £2,568 reflects the number of members we had registered as of 31 March 2025. We pay £4 per member to this body for the support they provide. The Third Age Trust is the national representative body for the [u3a movement](#) in the UK, supporting over 1,000 local u3a's. It provides educational, administrative, insurance and legal support to u3a groups such as ours.

Lastly, the invoice to the Third Age Trust adding up to £1,841 is payment for the 277 members or so, who have signed up for the Third Age Matters magazine at a cost of £4.80 per issue, payment of the Copyright Licencing Agency Education Licence at £70, and the Beacon software fee of £662. The Beacon software portal provides an interface for managing members, groups and finances across our u3a and is utilised by over 660 other u3a's across the UK.

		<p><b>This financial year our current account has delivered a profit of £574.</b></p> <p><b>INTEREST GROUPS ACCOUNT</b>  <b>The various interest groups collect a fee from their group members to cover the costs of the group, for instance room hire, refreshments, occasional speaker or tutor costs and supplies. Some groups meet in each other's homes and have no expenditure. All groups report their finances to the Treasurer at frequencies dependant on their turnover and as outlined in our Group Convenor's Handbook. Other than small cash amounts, all group income and expenditure is dealt with through the separate Groups' bank account maintained by the Treasurer who records all groups individually so that any accrued balance is shown against each specific group.</b></p> <p><b>The total income paid into the Groups' bank account was £18,368 and expenditure was £17,291 leaving a bank year-end balance of £3,421. The significant increase in both the income and expenditure figures when compared with last year reflects the formation of two new groups, namely wine tasting and ballroom dancing as well as the ongoing success of the groups generally.</b></p> <p><b>Therefore, both the main and groups' bank accounts remain in a healthy position enabling us to continue delivering and further developing a range of activities to meet our charitable objectives. The Trustees policy to maintain reserves of six to nine months annual expenditure is achieved.</b></p> <p><b>The accounts have been successfully reviewed by our Independent Examiner, DCB Accountants.</b></p> <p><b>Our new Treasurer Gordon Reid, took on that role on 21<sup>st</sup> Oct 2025 having first shadowed our retiring treasurer who remained as a trustee till 2<sup>nd</sup> Feb 2026 to provide back-up support. Gordon has previous experience of being a treasurer and also attended Third Age Trust training sessions for treasurers.</b></p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	

		<p><b>Penrith &amp; North Lakes u3a aims to keep a level of reserves that will cover 6 to 9 months of regular operating activity.</b></p> <p><b>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.</b></p>
Amount of reserves held	Para 1.22	<b>£22,216</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>N/A</b>

#### **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	<b>Annual subscription by members.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>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.</b>
A description of the principal risks facing the charity	Para 1.46	<p><b>Risk of a falling membership due to an aging membership and failure to recruit new members: At present we are able to recruit new members to make up for any whose membership has ceased.</b></p> <p><b>Risk if there is a reluctance of members to take on the roles of Trustees, particularly the Officer Roles: We have been able to recruit a new vice-chair and a new treasurer.</b></p> <p><b>Risk to the number of interest groups available to join because of a reluctance of members to become group</b></p>

		<b>convenors: This year some groups have ceased but several new ones have formed and new convenors have been found for other groups.</b>
Other		

## Structure, Governance and Management

Description of charity's trusts:		N/A
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	<b>Constitution.</b> A new constitution was formally adopted on 16 <sup>th</sup> June 2022 and revised and re-adopted on 20 <sup>th</sup> June 2024. [First constitution was 1996]
How is the charity constituted? (e.g <a href="#">unincorporated association</a> , 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	<b>Elected annually at the Annual General meeting.</b> 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 number of elected trustees is 12 and the number of trustees shall be not less than 5 and not more than 15.

### 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	<b>New trustees are given a copy of a link to the Charity Commission leaflet CC3 entitled 'The Essential Trustee' which can be downloaded: <a href="https://www.gov.uk/government/publications/the-essential-trustee-what-you-need-to-know-cc3">https://www.gov.uk/government/publications/the-essential-trustee-what-you-need-to-know-cc3</a></b> 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. The Third Age Trust and North West Region also provide on-line training. Trustees have also signed a trustee eligibility declaration form.
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 & advise including polices & procedures which have largely been adopted by our u3a with some amendments for our own circumstances. These are available on our website <a href="http://www.penrith-n-lakes.u3asite.uk">www.penrith-n-lakes.u3asite.uk</a>  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 <a href="http://www.u3a.org.uk">www.u3a.org.uk</a> or our website. No payments are made to members

		<p>for services rendered to any u3a. Each u3a is self-funded with membership subscriptions &amp; 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.</p> <p>Penrith &amp; North Lakes u3a is a member of the North Cumbria Network of u3a's which meets twice a year to exchange good practice. Two or three of our trustees attend the twice - yearly meetings, which were held on 9<sup>th</sup> Oct 2025 and 5<sup>th</sup> March 2026</p> <p>We are also part of the North West Region of u3a's for additional help and advice and access to learning opportunities.</p>
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**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Margaret Irving	Chair		
2	Susan Tomlinson	Vice Chair	Vice-Chair up to 19 <sup>th</sup> June 2025	
3	James Murdock	Vice Chair	Vice Chair from 19 <sup>th</sup> June 2025	
4	Josephine Dunlop	Secretary		
5	Denise Walker	Treasurer	Treasurer up to 21 <sup>st</sup> Oct 2025. Resigned as a trustee on 2 <sup>nd</sup> Feb 2026	
6	Gordon Reid	Treasurer	Co-opted as a trustee on 12 <sup>th</sup> Aug 2025. Treasurer from 21 <sup>st</sup> Oct 2025	
7	Alan Beale			
8	Lesley Hall			
9	Ron Lyon			
10	Margaret Neale			
11	Jane Stables			
12	Sandra Wright		Resigned 27 <sup>th</sup> Nov 2025	
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**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	



## 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

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>		
<b>Date</b>		