



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1 st	April	2017	To	31 st	March	2018

Section A Reference and administration details

Charity name The Penrith and North Lakes University of the Third Age [U3A]

Other names charity is known by

Registered charity number (if any) 1073281

Charity's principal address

Hilltop
 Wordsworth Street
 Penrith
 Postcode 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	Chairman		
2	Andrea Willett	Vice Chairman		
3	Margaret Irving	Treasurer		
4	Michael Head	Secretary		
5	Ian Forrest			
6	Teresa Douglas			
7	Lesley Hall			
8	Richard Hall			
9	Margaret Neale			
10	Susan Tomlinson			
11	Neil Barrett		9 th January to 31 st March 2018	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution. Formally adopted on 16 th June 2016 [after minor revision to previous constitution. First constitution 1996.]
How the charity is constituted (eg. trust, association, company)	A member of the Third Age Trust as an unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected annually at the Annual General Meeting

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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 www.penrithandnorthlakesu3a.org.uk

Penrith & North Lakes U3A, like other U3As, 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 [to be found on the Trust's website www.u3a.org.uk]

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 Cumbria U3A Network which meets twice a year to exchange good practice & coordinate regional events. Two of our trustees attend the twice -yearly meetings in April and October.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Penrith & North Lakes U3A are:

- (i) To advance the education of the public and in particular the education of older people no longer in full-time employment in Penrith & the surrounding locality.
- (ii) The provision of facilities for leisure-time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

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.

The Committee of the Trustees met on 6/04/17, 11/05/17, 27/07/17, 03/10/17, 15/11/17, 09/01/18, and 16/03/18.

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 hold a previously advertised annual Open Day, which is aimed at providing information for potential members, and existing members are also welcomed. This was held on 29th November 2017 & proved successful, with refreshments provided and several of our groups contributing to displays, along with entertainment by the Folk Music Group.

We provide a contact phone number in the local newspaper for any enquiries, being aware that not everyone has easy internet access.

We send reports of our monthly open meetings to the local newspaper & the reports are also published in our newsletter which contains additional information about forthcoming meetings and events & is 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. There are 53 groups at present & a list of these, together with contact details, are available on our website.

The Groups' Coordinator, who is a trustee & committee member, keeps a record of unfulfilled requests for specific groups & helps to facilitate the setting up of new groups. Advice is given on venues, & together with the treasurer, on the financial arrangements for the group.

The groups each have a Group Convenor who acts as a point of contact with the Committee [Trustees] & who attends the twice-yearly Group Coordinator's Meeting. Meetings were held on 20th October 2017 & 28th March 2018.

In the past year, Trustees have reviewed & renewed policies, after consultation [see achievements and performance].

An additional projector & laptop for use by groups has been purchased from funds.

Additional details of objectives and activities (Optional information)

We particularly value the fact that all our members, who give of their time and expertise in different capacities, are all volunteers.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.

Care extends to consideration of our membership, being mindful that because membership is open to those who have retired, members might experience some of the additional problems which tend to be associated with aging. The June 2017 AGM was followed by a participative talk by Margaret Irving, who, as well as being our treasurer, is Chairman of the Penrith Dementia Action Alliance. Our U3A had joined this at the launch in October 2016, the aim being to make Penrith a Dementia friendly town and to raise awareness of the condition.

Those members attending that day became "Dementia Friends", as did the Group Convenors when they met on 20th October 2017. This session was more tailored to their needs and involved discussion of the issues surrounding dementia in relation to our U3A.

The result of discussions was that 2 of our committee looked at a possible policy in relation to dementia. It was decided that a more fit for purpose "Vulnerable Adults policy" with an emphasis on safeguarding, together with a new document "Support for Members living with Dementia" would be most appropriate, the latter to join the "Support for members with Vision Loss", "Support for members with Hearing Loss" and "Accessibility for Disabled members" documents already on our website. These have now been completed.

Continuing the theme of policy review & writing, the new General Data Protection Regulation, which come into effect on 25th May 2018 has meant that we have had to produce a new Data Protection Policy, a new Privacy Policy & new membership forms with privacy statement to reflect the changes. These were all produced, with the help of advice from the Third Age Trust, in time for our annual membership renewal at the beginning of April.

The object clause of our constitution is to be changed at our AGM in June 2018. This follows advice from the Third Age Trust, following discussions with the Charity Commission.

The main achievements continue to be made within our groups.

The number of groups & interests covered continues to be extensive, with a subject range varying from those which may have been studied or practised at school or university, including sports, and craft groups, to Bird Watching, Bridge & Scrabble. We currently have 53 groups, with several subject areas having more than one group. This year, for example, table tennis has proved popular & has now grown to two groups. A group called "Mainly for Men" has been set up, attempting to address the gender imbalance in PNLU3A. Men make up 36% of our membership, with only 31% belonging to one or more groups. The proportions reflect a national problem with older men being less likely to engage in social groups than women, contributing to what has been called a "silent epidemic" of loneliness.

The groups & their convenors have continued to provide enjoyment, mental stimulation & social interaction for minimal cost, the cost per person of each meeting in a hired venue being typically about £2 or less. The venue hire for sports activities tends to be costlier however and we are also grateful to those who hold meetings in their own homes, where there is no charge.

The £13 annual membership fee has continued to remain unchanged, and as well as allowing access to groups, includes the following:

A full and varied programme of monthly meetings, which are detailed on both the membership card & the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access & amplification for those hard of hearing.

Monthly Saturday English literature meetings again open to all members, at a venue with disabled access. These have also seen continued collaborative work with the "Penrith Remembers" group, looking back on the First World War. Women Poets of WW1 were studied as well as Benjamin Britten's War Requiem which interleaves poems by Wilfred Owen. This meeting was co-led by violinist Richard Deakin, who had performed the piece while at University, with Britten conducting.

A newsletter, published every two months, continues to be sent to all members by e-mail, post or by collection. This helps keep members informed & is particularly beneficial to those without easy internet access. Membership also includes the national publication "Third Age Matters".

An Open Event: "Poetry Works" was held on 22nd March 2018 & saw John Rice entertain us with his poetry and encourage us to write a poem, as well as talk about his life. He has been an Art's Council Poet in Residence in Glasgow in 2008-10 and has had 15 books of his own poetry published, as well as contributing to many anthologies.

The Annual Summer Event was a coach trip to Naworth Castle and Lanercost Priory on 20th July 2017. The former is not generally open to the public & some of the party were shown round by the owner himself. Several groups take the opportunity to arrange other visits during the summer months, and financial assistance up to £100 per group per year is available from funds to help with additional costs of these or any other dedicated events, or for equipment.

On 31st March 2018 we had 583 members, with 63 new members over the year.

Brief statement of the charity's policy on reserves

The Trustees policy is to maintain a reserves level of between six to nine months of annual expenditure.

Details of any funds materially in deficit**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our annual general income was £11,373 and expenditure £10,509 giving a surplus of £864. The main source of funding as always was via the £13 annual subscription fee from members, reduced for members who can evidence they are also members of another U3A on basis that only one capitation fee to Third Age Trust is payable. The income from fees was £300 greater than last year. This year we once again received a grant (£165) for which we were very grateful from Third Age Trust to cover the cost of our Annual Open Event to attract new members as well as show existing members what other activities are available. In addition, we submitted claims for Gift Aid re 2014/15 and 2015/16 receiving a total of £2,312. A further claim for 2016/17 was submitted after the year end.

To continue our commitment to reduce our reserves we again subsidised the annual educational visit which this year was to Naworth Castle. We also purchased further IT equipment for groups to borrow. The Trustees have a policy of giving internal grants to interest groups for specific one - off costs for which criteria are set. In 2018/18 a total of £474 was spent although this included £96 awarded the previous year to Geology which was not spent until May 2017. New grants were awarded to Pottery 1 £100, Pottery 2 £100, Literature £100, Architecture £8, Gardening £70. An additional cost we had this year was a charge of 50p per member to the Third Age Trust for servicing the new Beacon database. The trustees feel this is well worth the cost as it ensures there is both back up and support for our data base as well as being secure.

The yearend general unrestricted balance was £16,388. During the year we opened an interest -bearing account at Penrith Building Society. At the year end the balance in this account was £10,010 and other than £110 cash, the remaining balance of £6,268 is in our HSBC general current account. Last year we had a balance of £44 in our social account but following advice from the Third Age Trust based on Charity Commission guidance this can now be included as part of our general fund and any activities previously deemed "social" providing they meet our charitable objects will now be included in general activities.

Interest groups collect a fee from their group members to cover any costs of the group e.g. room hire or refreshments. 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 guidelines. Other than small cash amounts all group income and expenditure is dealt with through a separate groups account maintained by the treasurer who records all groups individually so that any accrued balance is shown against each specific group. Total interest groups income for the year was £6,558 and expenditure was £7,273 giving a deficit on the year of £715. This deficit was primarily caused by groups using up some of their surpluses that

had built up over previous years. The yearend overall balance for groups is £2,141 (bank £1,884, cash balance £257). However, this does include a temporary deficit of £185 due to an oversight which the relevant group is rectifying in the new year.

Both group income and expenditure are considerably less than last year due to the Art Group's annual residential event at Rydal Hall no longer taking place. This has therefore meant that our overall turnover is reduced meaning our reserves position is now nearer eleven months than our stated aim of six to nine months. We will therefore look for further ways to reduce this in the coming year

Section F Other optional information

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Section G Declaration

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		