



St Albans U3A

Charity Commission No 1035678

Annual Report and Financial Statements

Year Ending 31st July 2025

Trustees Annual Report for the year ended 31 July 2025**Objectives and Public Benefit**

St Albans U3A was formed in 1987 and is a self-financing self-help charity affiliated to the national body – the Third Age Trust – run by and for our members. Our objectives are to advance education and to provide facilities for leisure-time and recreational activities for, in particular, people in their Third Age residing in the St Albans area. Membership is open to all people who are no longer in full time employment, irrespective of race, religion or politics. We run a wide range of activities, including theatre visits, learning languages, walking, arts and crafts, and many kinds of sporting activities. The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Advancements and achievements

St Albans U3A has over 1,400 members who have enriched their education through access to fortnightly talks, to a wide range of intellectual, physical and social activities organised through over 120 groups, and to interesting visits organised as trips.

Financial review

During the year we achieved our objective of being self-financing and as at 31st July 2025, we held total reserves of £35,380.24 of which £29,966.53 was Unrestricted. The Executive Committee is confident that the current level of unrestricted funding is sufficient to provide adequate financial stability and the means to meet our objectives for the foreseeable future. The remaining funds of £5413.71 were held in our Trips and Groups Accounts as Restricted Funds. We have been aided by many voluntary helpers acting as officers, committee members, group administrators, trips organisers, meetings facilitators and in other capacities.

Structure, Governance and Management

St Albans U3A is an unincorporated members association and a member of the Third Age Trust and is governed by a Constitution adopted by members on 3rd Nov 2021. Management is vested in the Executive Committee, members of which are trustees of the charity. The Committee is composed of Officers (a Chairman, up to two vice-Chairmen, a Treasurer and a Secretary) and between 6 and 12 committee members. All officers and committee members retire at every Annual General Meeting and are eligible for re-election subject to a maximum of three terms, except that the Treasurer is subject to a maximum of six terms. No member may serve for more than nine terms in aggregate.

Names of the charity trustees during the year ended 31st July 2025 and dates in place, if not for the whole year, were as follows:

Chairman: Linda Anne Watts (retired Nov 2024)
Simon Browne (appointed Nov 2024)

Treasurer: Paul England (retired Dec 2023) Continued as Book-keeper April – July 2024
Marion Storm (Appointed Jan 2024, resigned April 2024)
Norman Hart (Acting Treasurer - appointed April 2024, retired Nov 2024)
Russell Hogg (appointed Nov 2024)

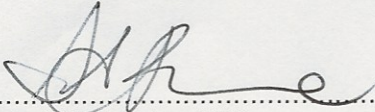
Secretary: Graham Hopkins

Committee Members:

Joyce Carey
Judith O'Byrne
Roger Street

Gillian Dear
Jacqueline Sayers
Pat Von Tromp

Paul England
Jackie Seaton
Linda Watts


..... S.A. BROWNE
Chairman
Dated 7th October 2025

St Albans U3A

Statement of Financial Activities for the year ended 31st July 2025

| | 2024-2025 | | | 2023-2024 | | |
|--------------------------------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|
| | Unrestricted Funds | Restricted Funds | Totals | Unrestricted Funds | Restricted Funds | Totals |
| Income | | | | | | |
| Membership Subscriptions for current year | £10,471.25 | | £10,471.25 | £9,847.00 | | £9,847.00 |
| Membership Subscriptions from prior year | £9,702.51 | | £9,702.51 | £9,211.25 | | £9,211.25 |
| Trip income, current year trips | | £50,042.67 | £50,042.67 | | £56,157.01 | £56,157.01 |
| Group Activity Receipts | | £27,567.67 | £27,567.67 | | £19,823.98 | £19,823.98 |
| Sale of goods (u3a Diaries) | - | | - | £23.60 | | £23.60 |
| Fixed Term Deposit Interest | £1,251.96 | | £1,251.96 | £660.00 | | £660.00 |
| Donations | £108.00 | | £108.00 | £66.00 | | £66.00 |
| Totals | £21,533.72 | £77,610.34 | £99,144.06 | £19,807.85 | £75,980.99 | £95,788.84 |
| Expenditure | | | | | | |
| Membership Expenses | | | | | | |
| Third Age Trust Costs | | | | | | |
| TAT Subscription & Magazine | £6,698.96 | | £6,698.96 | £6,736.00 | | £6,736.00 |
| TAT Conference | - | | - | £646.60 | | £646.60 |
| General Meetings | | | | | | |
| Speakers fees, expenses | £1,826.08 | | £1,826.08 | £1,772.77 | | £1,772.77 |
| Hall Rent for General Meetings | £2,282.00 | | £2,282.00 | £3,600.00 | | £3,600.00 |
| Membership; refreshments | £262.38 | | £262.38 | £263.68 | | £263.68 |
| Member Planning Meeting | £2,700.00 | | £2,700.00 | - | | - |
| Equipment purchase & hire | - | | - | £11.04 | | £11.04 |
| Communication | | | | | | |
| Newsletter | £3,177.00 | | £3,177.00 | £3,263.20 | | £3,263.20 |
| Printing, Postage, Stationery | £524.45 | | £524.45 | £940.50 | | £940.50 |
| Website | £999.96 | | £999.96 | £999.96 | | £999.96 |
| Licences | £154.36 | | £154.36 | £328.33 | | £328.33 |
| Other Membership Expenses | | | | | | |
| Go Cardless Fees (Direct Debits) | £125.78 | | £125.78 | £112.44 | | £112.44 |
| Equipment storage | £1,670.40 | | £1,670.40 | £498.40 | | £498.40 |
| Purchase of goods (u3a Diaries) | - | | - | £43.99 | | £43.99 |
| Administration Expenses | | | | | | |
| Executive Committee Hall Hire | £240.00 | | £240.00 | | | |
| Equipment Purchase | £359.99 | | £359.99 | | | |
| Committee Gifts on retirement | £275.00 | | £275.00 | | | |
| Misc / Rounding | - | | - | £44.19 | | £44.19 |
| Restricted Expenditure : Trips | | £50,614.49 | £50,614.49 | | £55,812.46 | £55,812.46 |
| Restricted Expenditure : Groups | | £27,567.67 | £27,567.67 | | £19,823.98 | £19,823.98 |
| Totals | £21,296.36 | £78,182.16 | £99,478.52 | £19,261.10 | £75,636.44 | £94,897.54 |
| Net surplus (loss) for Year by Fund | £237.36 | (£571.82) | (£334.46) | £546.75 | £344.55 | £891.30 |

St Albans U3A

Balance Sheet as at 31st July 2025

| | 2024-2025 | | | 2023-2024 | | |
|-------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Unrestricted | Restricted | Totals | Unrestricted | Restricted | Totals |
| Current Assets | | | | | | |
| Cash at bank and in hand | | | | | | |
| Lloyds Bank - General account | £17,823.02 | | £17,823.02 | £16,928.08 | | £16,928.08 |
| Lloyds Bank - Trips account | | £9,333.84 | £9,333.84 | | £10,542.78 | £10,542.78 |
| Lloyds Bank Group account (Groups Assets) | | £6,250.06 | £6,250.06 | | £3,184.17 | £3,184.17 |
| Cambridge & Counties 1 year Bond | £11,195.92 | | £11,195.92 | £10,660.00 | | £10,660.00 |
| Cambridge & Counties 6 month Bond | £10,716.04 | | £10,716.04 | £10,000.00 | | £10,000.00 |
| Cash in hand (Treasurer) | £53.60 | | £53.60 | £53.60 | | £53.60 |
| Cash in hand (Groups) | | (£1.11) | (£1.11) | | £147.39 | £147.39 |
| | £39,788.58 | £15,582.79 | £55,371.37 | £37,641.68 | £13,874.34 | £51,516.02 |
| Debtors and Prepayments | | | | | | |
| Supplier payments for future trips | | £5,848.75 | £5,848.75 | | £6,984.50 | £6,984.50 |
| Amounts due from Group members | | £61.80 | £61.80 | | £41.22 | £41.22 |
| Advance payment for planning meeting | - | | - | £2,000.00 | | £2,000.00 |
| Advance payment for Equipment storage | £139.20 | | £139.20 | | | |
| Miscellaneous receivables | | £95.87 | £95.87 | | | |
| | £139.20 | £6,006.42 | £6,145.62 | £2,000.00 | £7,025.72 | £9,025.72 |
| Creditors: amounts falling due within one year | | | | | | |
| Subscriptions in advance for 2025-26 | £9,961.25 | | £9,961.25 | £9,702.51 | | £9,702.51 |
| Trips advance receipts/payments | | £10,561.20 | £10,561.20 | | £11,959.26 | £11,959.26 |
| Trips Accruals Carried Forward | - | - | - | £210.00 | £278.91 | £488.91 |
| Groups advance receipts/payments | | £5,553.64 | £5,553.64 | | £2,529.00 | £2,529.00 |
| Groups Cash advance receipts | | £60.69 | £32.85 | | £147.39 | £147.39 |
| | £9,961.25 | £16,175.53 | £26,136.78 | £9,912.51 | £14,914.56 | £24,827.07 |
| Total net assets | £29,966.53 | £5,413.68 | £35,380.21 | £29,729.17 | £5,985.50 | £35,714.67 |
| Accumulated Funds | | | | | | |
| Balances brought forward | £29,729.17 | £5,985.50 | £35,714.67 | £29,181.20 | £5,752.00 | £34,933.20 |
| Surplus (Loss) for the year | £237.36 | (£571.82) | (£334.46) | £546.75 | £344.55 | £891.30 |
| Prior Year Adjustment | - | - | - | £1.22 | (£111.05) | (£109.83) |
| Balance carried forward | £29,966.53 | £5,413.68 | £35,380.21 | £29,729.17 | £5,985.50 | £35,714.67 |

Notes to the financial statements for the year ended 31st July 2025

1 Basis of preparation

These accounts have been prepared under the historical cost convention on an accrual basis, with items recognised at cost or transaction value.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011. The format of the Accounts is designed to closely match the presentation requirements of FAS 102 and the Act

2 Accounting policies

Income: Income is recognised when the charity becomes entitled to the resources. As resources are more likely than not received by the Trustees, the monetary value can be measured with sufficient reliability.

Volunteer help: The value of any voluntary help is not included in the accounts but is acknowledged in the trustees Annual Report.

Income from membership subscription Subscriptions are recognised in the accounting period to which they relate. Membership subscriptions received in the nature of a gift are recognised in Donations.

Liabilities: Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount can be measured with reasonable certainty.

Deferred income: Deferred income is carried forward to the period to which it relates.

Creditors: The charity has creditors which are measured at settlement amounts.

Tangible fixed assets : Fixed assets are not capitalised unless costing in excess of £1,000.

Administration costs: Administration costs are shown separately but in any event are not significant at less than 5% of total expenditure.

Fundraising Costs: No fundraising activity has taken place during the period.

Trips Accounting Policy: Any surplus or deficit on a trip is recognised in the accounting period when the trip takes place.

Groups Accounting Policy: Groups are set up to be self-funding, and we do not anticipate any surplus or deficit on their activities.

St Albans U3A

Trips Accounts for the year ended 31st July 2025

| Trips taken in 2024-25 | Bal bf | Receipts | Payments | Cheque banked after y/end | Receipt recognise d last year | Credit notes | Credit notes | Surplus | Bal cf |
|---------------------------------|------------------|-------------------|-------------------|---------------------------------|-------------------------------------|-----------------|-----------------|-----------------|-----------------|
| Miscellaneous | | £180.00 | £572.68 | | | | | (392.68) | |
| Riviera 1 | | | £278.91 | | £278.91 | | | 0.00 | |
| Fiddler on the roof 7/8 | £584.70 | £151.00 | £684.00 | | | | | 51.70 | |
| Liverpool 10/24 | (£150.00) | £1,196.20 | £1,027.49 | | | | | 18.71 | |
| White Xmas 29/12 | (£340.00) | £2,285.50 | £2,291.00 | | | £252.00 | | (93.50) | |
| Thursford 22/11 | (£150.00) | £150.00 | | | | | | 0.00 | |
| Motown Xmas 12/12 | £60.00 | £2,081.40 | £2,178.00 | | | | | (36.60) | |
| Weymouth 2/25 | (£150.00) | | | | | | | (150.00) | |
| Chorus Line 22/8 | £2,520.00 | £270.00 | £2,823.00 | | | | | (33.00) | |
| Rutter 5/12 | £1,650.06 | £989.26 | £2,637.23 | | | | | 2.09 | |
| Face the Music 5/11 | £1,430.00 | £880.00 | £2,288.00 | | | | | 22.00 | |
| St Pancras 10/24 | | £620.00 | £620.00 | | | | | 0.00 | |
| Ham House 23/10 | | £991.25 | £887.50 | | | | | 103.75 | |
| Painshill 17/10 | | £1,153.00 | £1,171.00 | | | | | (18.00) | |
| Nutcracker 27/1 | (£480.00) | £961.00 | £537.00 | | | | | (56.00) | |
| Winchester 9/12 | | £840.00 | £895.00 | | | | | (55.00) | |
| Brixton 12/2 | | £2,559.49 | £2,499.69 | £14.90 | | | | 74.70 | |
| Death at Pemberley 21/6 | | £4,451.11 | £4,199.30 | | | £81.00 | -£252.00 | 80.81 | |
| Imperial War Museum 30/1 | | £800.00 | £650.00 | | | | | 150.00 | |
| Riviera 2 | | £4,022.29 | £4,022.29 | | | | | 0.00 | |
| Unicorn 27/3 | | £2,743.50 | £2,810.00 | | | | | (66.50) | |
| Motown 2/4 | | £1,800.00 | £1,909.00 | | | | | (109.00) | |
| Grimsdyke 18/5 | | £2,300.00 | £2,414.00 | | | | | (114.00) | |
| Wimpole 29/4 | | £1,018.00 | £867.00 | | | | | 151.00 | |
| Hampton Ct 8/5 | | £2,103.00 | £2,059.30 | | | | | 43.70 | |
| Audley End 6/6 | | £1,494.50 | £1,506.60 | | | | | (12.10) | |
| Ightham 18/6 | | £770.10 | £820.00 | | | | | (49.90) | |
| Malden 8/7 | | £646.00 | £730.00 | | | | | (84.00) | |
| Totals in 2024-25 | £4,974.76 | £37,456.60 | £43,377.99 | £14.90 | £278.91 | £333.00 | -£252.00 | (571.82) | - |
| Prior Year receipts/Payments | (£4,974.76) | £11,959.26 | £6,984.50 | | | | | | |
| Totals for 2024-25 Trips | £0.00 | £49,415.86 | £50,362.49 | £14.90 | £278.91 | £333.00 | -£252.00 | (571.82) | - |
| Adjusted Totals | | £50,042.67 | £50,614.49 | - | - | - | - | (571.82) | - |
| Future Trips 2025-26 | | | | | | | | | |
| Brigadoon 21/8 | | £2,003.80 | £1,729.50 | | | | | | 274.30 |
| Kew 18/12 | | £1,652.40 | £141.25 | | | | | | 1,511.15 |
| Xmas 11/12 | | £360.00 | £440.00 | | | | | | (80.00) |
| Sorry Minister 29/2/26 | | £1,551.00 | £1,600.00 | | | | | | (49.00) |
| Broadway 5/10 | | £1,196.00 | £1,147.20 | | | | | | £48.80 |
| Sleeping Beauty 27/6/26 | | £1,248.00 | | | | | | | £1,248.00 |
| My Fair Lady 15/1/26 | | £1,029.00 | | | | | | | £1,029.00 |
| Waddesdon 8/10 | | £10.00 | | | | | | | £10.00 |
| St Pauls 5/11 | | £1,511.00 | | | | | | | £1,511.00 |
| Torquay 20/8 | | | £150.00 | | | | | | (£150.00) |
| Old Bailey 1/11 | | | £490.80 | | | | | | (£490.80) |
| Eastbourne 27/2/26 | | | £150.00 | | | | | | (£150.00) |
| Future Trips Totals | £0.00 | £10,561.20 | £5,848.75 | - | - | - | - | - | 4,712.45 |

| Bank Reconciliation | |
|-----------------------------|-------------|
| Opening bal | £10,542.78 |
| Less bf | (£4,974.76) |
| less receipt rec last year | (£278.91) |
| less net deficit | (£571.82) |
| less cheque banked after ye | (£14.90) |
| add bal cf | £4,712.45 |
| less credit note cf | (£81.00) |
| Closing bal | £9,333.84 |

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Groups Accounts for the year ended 31st July 2025

| Annual Totals | Balance from 2023-24 | Cumulative Group Income | Cumulative Group Expenditure | Balance on 31-7-2025 |
|------------------------------------|----------------------|-------------------------|------------------------------|----------------------|
| Groups using Bank Account | | | | |
| Architecture | £0.00 | £418.00 | £417.92 | £0.08 |
| Badminton 1 | £1,010.14 | £5,776.00 | £4,040.00 | £2,746.14 |
| Badminton 2 | £246.05 | £1,482.00 | £1,225.00 | £503.05 |
| Badminton 3 | £124.71 | £1,388.50 | £1,147.00 | £366.21 |
| Bridge for All | £69.29 | £1,891.50 | £1,350.00 | £610.79 |
| Cribbage 1 | £120.45 | - | - | £120.45 |
| Cycling | £3.83 | - | - | £3.83 |
| Drawing & painting | £121.30 | £809.00 | £812.00 | £118.30 |
| Garden Visits 2 | £0.60 | £415.75 | £402.50 | £13.85 |
| Italian | £2.00 | - | - | £2.00 |
| Jazz in 3rd Age | £496.34 | £1,207.00 | £1,415.25 | £288.09 |
| Philosophy | £154.55 | £754.90 | £781.35 | £128.10 |
| Singing Group. | £35.57 | £649.00 | £667.00 | £17.57 |
| Table Tennis 1 | £19.74 | £499.51 | £513.00 | £6.25 |
| Table Tennis 2. | £14.40 | £549.50 | £513.00 | £50.90 |
| Table Tennis 4. | (£40.87) | £952.00 | £808.50 | £102.63 |
| Table Tennis 5. | £110.00 | £810.50 | £708.50 | £212.00 |
| Ukulele 1. | (£0.35) | £1,266.00 | £1,002.25 | £263.40 |
| Total | £2,487.75 | £18,869.16 | £15,803.27 | £5,553.64 |
| Cash Only Groups in credit | £67.99 | £9,700.90 | £9,708.20 | £60.69 |
| Total groups in credit | £2,555.74 | £28,570.06 | £25,511.47 | £5,614.33 |
| Cash Only Groups in deficit | | | | |
| Acoustic Guitar 2 | £37.80 | £1,470.00 | £1,555.60 | (£47.80) |
| Spanish 1 | £41.60 | £445.00 | £500.60 | (£14.00) |
| Total Groups in deficit | £79.40 | £1,915.00 | £2,056.20 | (£61.80) |
| Overall Totals for Groups | £2,635.14 | £30,485.06 | £27,567.67 | £5,552.53 |

| | | |
|-----------------------|-----------|------------------|
| Opening Balances | | |
| Lloyds Groups Account | £3,184.17 | |
| Groups Cash in Hand | £147.39 | £3,331.56 |
| Add Receipts | | £30,485.06 |
| Less Payments | | -£27,567.67 |
| | | <u>£6,248.95</u> |
| Closing Balances | | |
| Lloyds Groups Account | £6,250.06 | |
| Groups Cash in Hand | -£1.11 | <u>£6,248.95</u> |



Independent examiner's report on the accounts

SECTION A

INDEPENDENT EXAMINER'S REPORT

Report to the trustees/
members of

St Albans U3A

On accounts for the year
ended

31 July 2025

Charity no
(if any)

1035678

Set out on pages

2 to 6

Respective responsibilities
of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's
statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met.
- I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

David M. Wall

Date:

7th October 2025

Name:

David Wall

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

ACA

Address:

3, Park Avenue, St Albans, AL1 4PB