

ELMBRIDGE U3A

England & Wales · Charity number 1071550

Details

Status Registered

Legal form Other

Registered 1998-09-15

Register [View on the Charity Commission register](#)

Contact

Address The Sanctuary
21 Matham Road
East Molesey
KT8 0SX

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Email treasurer@elmbridgeu3a.org

Website u3asites.org.uk/elmbridge

Activities

Objects: (1) TO ADVANCE THE EDUCATION OF THE PUBLIC AND IN PARTICULAR THE EDUCATION OF MIDDLE AGED AND OLDER PEOPLE WHO ARE NOT IN FULL TIME GAINFUL EMPLOYMENT IN THE BOROUGH OF ELMBRIDGE AND ITS SURROUNDING LOCALITY; (2) THE PROVISION OF FACILITIES FOR LEISURE TIME AND RECREATIONAL ACTIVITIES FOR THE PUBLIC AND IN PARTICULAR FOR MIDDLE AGED AND OLDER PEOPLE WHO ARE NOT IN FULL TIME EMPLOYMENT IN THE BOROUGH OF ELMBRIDGE AND ITS LOCALITY IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

Activities: Elmbridge U3A provides men and women, no longer in full-time employment with the opportunity to join like-minded people in a variety of interests, educational and recreational, at minimal cost.

Classification

- **How:** Provides Human Resources, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training
- **Who:** Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** BOROUGH OF ELMBRIDGE AND ITS SURROUNDING LOCALITY
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£102,880	£90,976	-	-
2024-12-31	£82,362	£77,012	-	-
2023-12-31	£79,087	£64,887	-	-
2022-12-31	£40,029	£37,019	-	-
2021-12-31	£24,233	£22,585	-	-

Trustees

Name	Role	Appointed
Nigel Edward Cudby	Chair	2021-06-02
ANDREW CRAIG		
Barry Michael Peters		2023-03-29
Daphne Tonna-Barthet		2026-01-21
Janet Donin		2025-03-19
Mark Leslie Dowdney		2021-06-02
Nicola June Lindsey		2020-03-12
Peter Alistair Jeremy ANDREW		2024-04-03
Phillipa Jane Allison		2022-11-16
Susan Warren		2024-09-18

ELMBRIDGE U3A

England & Wales - Charity number 1071550

Accounts



ELMBRIDGE

Registered Charity No. 1071550

28th Annual General Meeting

1.30 Wednesday, 1st April 2026

Held at Claygate Village Hall



After the AGM Helen Fry will speak on

**Women in Intelligence
A Hidden History from WW1 and WW2**

TWENTY EIGHTH ANNUAL GENERAL MEETING **OF ELMBRIDGE u3a, WEDNESDAY APRIL 1 2026**

AGENDA

1. Chair - Apologies for absence
2. Chair - Adoption of the Minutes of the twenty seventh Annual General Meeting of Elmbridge u3a held on 2 April 2025 (found in the back of the booklet) – **Proposer and Second**
3. Chair - Matters arising
4. Chair's Address
5. Chair - Adoption of the Annual Report of the Committee for the year ended 31 December 2024 – **Proposer and Second**
6. Treasurer's Address – Adoption of accounts presented - **Proposer and Second**
7. Treasurer
 - i. Our existing joint membership is double the single membership. We are proposing at the AGM to define Joint membership as 2 persons living at the same address, the membership of which shall be at a discount to the present Joint which is the same as two single members – **Proposer and Second**.
 - ii. That the Membership fees for 2027 be £15 for a single member and £28 for joint membership **Proposer and Second**
8. Treasurer – Resolution to “Enable the Trustees/Committee to appoint a suitable person to act as an Independent Examiner” – **Proposer and Second**
- 9.. Treasurer - Following consent from the Charities Commission to ratify the following: That the objects clauses paras 2.11 and 2.22 be replaced to read

“The advancement of education, and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development” - **Proposer and Second**
10. Chair - Unsung Heroes Award
11. Chair - Election of the Committee – **Proposer and Second**

The members who offer themselves for election are:

Nigel Cudby	Daphne Tonna-Barthet
Andrew Craig	Nikki Lindsay
Sue Warren	
Phillipa Allison	Mark Dowdney
Peter Andrew	Barry Peters

12. AOB

ELMBRIDGE u3a**REGISTERED CHARITY NO. 1071550****TRUSTEES REPORT FOR THE YEAR TO 31 DECEMBER 2025****Legal and Administrative Information**

The present Trustees and their Offices, (the committee), who served throughout 2025 unless otherwise shown, are as follows:

Trustee Name	Office
Nigel Cudby	Chair
Daphne Tonna-Barthet (Appointed 21 January 2026)	Committee Secretary
Andrew Craig	Treasurer
Sue Warren	Membership Secretary
Barry Peters	Groups Secretary
Christina Daly. (appointed 4 June 2025)	Speaker Secretary
Nikki Lindsey	Affiliation Secretary
Janet Donin	Magazine Editor
Mark Dowdney	Marketing and Public Relations
Phillipa Allison	Special Projects
Peter Andrew	New Members Secretary

The following also served on the committee during the period as follows:
Meg James served as Committee Secretary until her resignation 18 March 2026

The registered address is:

The Sanctuary, 21 Matham Road, East Molesey, Surrey KT8 0SX

Agents and Advisers:

Bankers: National Westminster Bank plc. 73 High Street, Walton-on-Thames,
Surrey KT12 1DW

CCLA: Charity Funds, One Angel Lane, London EC4R 3AB

Independent Examiner:

Adrian Searle FCA ACMA CGMA Chartered Accountant

122 Thorkhill Road, Thames Ditton,

Surrey KT7 0UW

Structure and Governance

The governing document is a Constitution dated 26 March 1998, as amended 21 March 2003, 2 April 2014, 4 April 2018 and 2 April 2025.

Management

I hope all our members have enjoyed another successful year with Elmbridge u3a and the wide range of activities it offers. We continue to benefit from a strong, committed and active committee, which has worked hard to grow Elmbridge u3a by attracting new members, encouraging fresh ideas and broadening the scope of our activities.

A particular focus this year has been the creation of new groups, especially where existing groups have experienced high demand and waiting lists. A clear example of this is the formation of two additional Adventurous Activities Groups, established to meet the seemingly insatiable appetite of our courageous members. We are extremely grateful to those members who have volunteered to lead these, and indeed all our other groups. Without their enthusiasm and commitment, none of this would be possible.

We have also placed increasing emphasis on developing and strengthening affiliations with organisations across the borough. Our aim is to raise awareness of Elmbridge u3a while also expanding the range of opportunities and experiences available to our members. To support this, we created a dedicated Affiliations role on the committee to drive this work forward.

We have continued to improve our website, taking careful note of members' feedback, and I am delighted that so many members are now benefiting from it. The website now includes back copies of our magazine as well as the latest issue; we are now building a useful archive of articles.

Unfortunately, we were unable to hold a Group Leaders' and Volunteers' Conference last year, but we are planning to hold one this coming spring. I am also pleased to report that our proposed Unsung Heroes Award was successfully introduced, with Jane and Cliff Clifford becoming the first recipients in recognition of their outstanding work in managing their hugely successful Pickleball community.

Building on the success of last year's Roots and Futures event at the Riverhouse Barn Arts Centre, we will be producing our own Literary Festival this summer delivered in partnership with several local organisations and some of our members. This will be a significant and exciting venture for Elmbridge u3a, and we hope it will be a rewarding experience for many of our members.

The second u3a National Festival will be held in July at the University of York. This promises to be a wonderful event in a marvellous city, and I hope to see many of you there.

At the heart of Elmbridge u3a's success are our volunteers. Simply put, without you we would not exist. Several members have recently offered their support for our monthly talks, which is very much appreciated, but we are always keen to welcome more help. In particular, we urgently need additional technical support. Please do contact the committee if you feel you might be able to assist in any way.

Finally, some changes to the committee. Our Treasurer, Andrew Craig, has resigned from the committee and will step down from the role by October of this year. Additionally, Meg James our Secretary, has also resigned from the committee. Both Meg and Andrew have provided exceptional service to our organisation over many years, and I would like to sincerely thank both of them, on behalf of myself, the committee and all our members, for their dedication and enormous contribution to our u3a. Daphne Tonna-Bartlett has kindly volunteered for the role of Secretary.

My own term of office will end before the next AGM, and over the coming months we will be seeking a replacement.

As we look ahead to the coming year, I am confident that Elmbridge u3a will continue to thrive, supported by the energy, creativity and generosity of its members and volunteers. Thank you to everyone who has contributed in any way over the past year — whether by leading a group, helping behind the scenes, or simply by participating with enthusiasm. It has been a privilege to continue to serve as your Chair.

Marketing and Public Relations

The past year has proved a record in terms of our overall membership. Before Christmas we peaked at over 1600 members – our highest total ever and a reflection on the popularity of what we offer. It is also a gratifying result for all our recruitment and promotional activities to raise awareness of Elmbridge u3a over the past 12 months.

For a second year we ran our recruitment stall at the hugely popular Claygate Village Show and among those who we told about u3a was none other than the Mayor of Elmbridge, Councillor Steve Bax, who confessed he wasn't sure what we did. This helped cement our links with the borough council and we were pleased to welcome the Deputy Mayor, Councillor Judy Sarsby, to visit and open a two day event we organised at the Riverside Arts Barn in Walton in October. We also continued to spread the word by running our stall at the West End Village Show on August Bank Holiday. The event was blessed with good weather and we signed up a clutch of new members. Thanks to all committee members and others who helped out.

The past year has also seen a major shift in our affiliation policy with regard to other local organisations where we feel a link-up would be beneficial to both sets of members. This follows on from our very successful affiliation with The Riverhouse Barn Arts Centre in Walton over the past year. To this end Nikki Lindsey has accepted the new post of Affiliations Secretary and her hard work resulted in a very successful two day event in October of talks and discussions as well as showcasing the attractions of some of our special interest groups. Nikki has great plans for 2026 including a Literary Festival in June shared with several other local organisations.

Monthly Speaker Sessions

Unfortunately, the attendance of members at the monthly talks held in Claygate Village Hall has decreased despite a varied programme of talks. The committee is considering ways of attracting members back to the monthly talks. Where possible, we also record these talks for members who are unable to attend on the day. This is not always possible due to intellectual copyright issues with some presentations.

The talks could not be run without the assistance of a core team of volunteers who provide both technical support and help in welcoming members on the door, arranging the seating and providing refreshments. We would like to thank all of them for their continued support in making these meetings such enjoyable events and hope to welcome many more members in the years ahead.

Following some of the monthly talks, Pat Tilley has been running a Smartphone clinic offering 1:1 support on technical issues. This has been much appreciated by members.

Membership

2025: 277 new members joined Eu3a during 2025.

At the end of the year, we had 1,635 members (up from 1,550 at the end of 2024). Approximately 30% of our members are joint members but the majority, around 70%, are individual members. 85% of our members live within Elmbridge, with the remainder drawn from neighbouring districts.

Four New Members' Meetings were held during 2025, at which new members are invited to meet established members to explore their hopes from our u3a, and for a deeper understanding of what it offers. Attendances at these meetings are gradually increasing, and feedback continues to be favourable. The Committee is particularly grateful to those established members who help to host these meetings.

Each year we inevitably lose members who move out of the area or experience a change in their circumstances, and some simply forget to renew despite all the reminders – and their memberships lapse. However, around 90% of our members do choose to renew their memberships. Many have been loyal members for a long time and we are grateful to them for their continuing support for Elmbridge u3a.

Affiliations

Elmbridge u3a (Eu3a) is dedicated to bridging gaps in our local community. By affiliating with key local organisations, we provide our members with unique opportunities while strengthening our presence across the Borough.

Current Affiliations:

Riverhouse Barn Arts Centre
Walton Charity
Walton Bowling Club
Cecil Hepworth Playhouse

Engagement Highlights

Arts & Culture: Over 100 members attended a free Mikado taster evening at the Cecil Hepworth Playhouse in May.

Local History: We hosted a specialised talk on the Mount Felix Tapestry at the Riverhouse Barn gallery in June.

Active Living: A bespoke "Taster Day" at Walton Bowling Club took place in June and resulted in a 25% first year membership discount for Eu3a members.

Innovation & Outreach: Our two-day *Roots & Futures* event at Riverhouse Barn included a series of presentations, a very popular talk on AI, together with a public open session to drive new memberships.

Member Perks: Cecil Hepworth Playhouse launched a 10% recurring discount for the "Funny on Thames" monthly comedy nights.

Looking Ahead: Summer 2026

We are currently co-developing the Elmbridge Literary Festival in partnership with the RC Sherriff Trust. This major initiative will feature a borough-wide writing competition, followed by workshops, and presentations in late May and early June.

Our Goal: We believe that partnerships with other organisations increases our presence and standing within the local community and fosters good relationships throughout the Borough.

GROUPS

Once again this past year has filled us with optimism as more completely new groups were initiated, including Chair Yoga, Classic Films and Opera Films. In addition, as a result of our policy of enabling waiting lists for virtually every group, we have been able to add 3 more Quiz groups, 2 more Adventurous Activities groups, and 1 more each to supplement the Flower Painting, Bridge, Mah-Jong and Geo-Politics & International Affairs groups.

However, Group Leaders are the key to our existence. They volunteer freely to give of their time, expertise, enthusiasm and often their homes. As usual we offer them a big 'thank you' because without them we wouldn't have the vibrant successful organisation we are.

TOTAL GROUPS = 118

Arts & Creative = 8

Classic Films, Film Appreciation, Flower Painting (2), History of Art, Needlecraft, Photography (2).

Card & Board Games = 16

Bridge (8), Card Club, Mah-Jong (2), Rummikub (2), Scrabble (3).

History & Humanities = 13

Current Affairs Discussion, Discussion, Exploring Maths, Genealogy (2), Geo-Politics & International Affairs (3), History, Military History, Philosophy (2), Scoff.

Languages = 13

French (6), German (3), Italian (2), Spanish, Welsh Language Chats.

Literature = 10

Book Reading (7), Play Reading (3)

Music = 5

Classical Music, Eu3a Band, Music & All That Jazz, Opera Films, Sea Shanty Singing.

Pastimes = 10

Aviation, Chair Yoga, Circle Dancing, Line Dancing, Gardening, Quiz (5).

Social = 9

Adventurous Explorers, Di's Days Out, Elmbridge Friends, Lunch Club (2), Sunday Lunch Club, Theatre Trips, Wine Appreciation (2).

Sport = 27

Adventurous Activities (3), Croquet, Cycling (2), Golf (2), Padel, Petanque (2), Pickleball (11), Table Tennis (5).

Walking = 7

Rambling (2), Walks (5).

Financial Overview

General Funds

The Accounts show an excess of receipts over payments on General funds of £3,548 (2024: £2,068). There was significant increase in overall receipts of £2,580 (2024: £2,320), whereas payments increased by £1,100 (2024: £5,103). The key points are:

- Membership receipts increased by £1,733 (2024: £2,383) reflecting the rise in membership.
- At 31 December 2025 we had received £19,412 relating to 2026 from 1,386 members (2024 relating to 2025: £17,791 from 1,270 members).
- The receipt of £1,288 (2024: £nil) commission from Riviera Travel, where members had booked their holidays through the scheme between Riviera and The Third Age Trust.
- Year on year there were increases in the Third Age costs of £1,234 (2024: £1,484). These costs are largely calculated in arrears so we can expect a further increase in the payments made in 2026 based on the increase in membership
- The increase in the Elmbridge Newsletter arises from the increase in membership numbers, postage and printing.
- The net costs of the monthly meetings reduced to £720 (2024: £1,100). In 2024 we contributed to enable Claygate Village Hall to upgrade the audio system.
- No group leaders event took place in 2025 (2024: £1,140)
- Under the heading of Administration, which includes general administration, IT and PayPal fees, the costs were lower in 2025. In 2024 these costs included a new laptop.

Bank Balances and Membership fees

At 31 December 2025 cash and bank balances were £43,883 (2024: £40,335), of which £19,412 relates to 2026 membership fees in advance.

In looking at our membership fee for 2027, we must make a projection of our receipts and payments for both 2026 and 2027 anticipating the level of future cost increases. We are advised that for 2026 The Third Age Trust has kept the per head affiliation fee at £4.00 but that the TAM subscription has been increased to £4.20 per head. We must anticipate a further increase in other costs, particularly those of the Newsletter.

We are recommending a change to the joint membership so that in future it is at a small discount to two single memberships. To create that difference, we are proposing a small increase in the single membership to £15, so that we can leave the joint membership unchanged at £28. This will increase our membership receipts in 2027 by about £1000. Although this additional amount will not be sufficient to cover the anticipated excess of payments over receipts in both 2026 and 2027, we are able to absorb these from our present bank balances.

Ring-fenced Activities

On the Ring-fenced activities the excess of receipts of £8,356 (2024: £3,282) relates to timing differences due to the timing of events, the receipt of amounts in advance for future activities and trips as well as subsequent payment of the related costs

Independent Examiner

Adrian Searle, who has been our Independent Examiner for over 10 years will not be offering himself for re-election. On behalf of the committee I would like to thank him for all that involved over that period.

Trustees and Employees

No remuneration was paid to the Trustees during the year and no staff were employed directly or indirectly. Expenses incurred on behalf of Elmbridge U3A and re-imbursed to Trustees during the year were as follows:

General Funds	£786
Ring-fenced groups	£nil

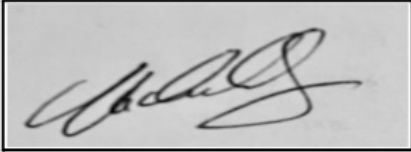
ELMBRIDGE U3A
RECEIPTS AND PAYMENTS
for the year ended 31 December 2025

DRAFT

	Note	2025			2024		
		General	Ring-fenced group activities	Total	General	Ring-fenced group activities	Total
RECEIPTS							
Membership receipts during the year	1	24,280	-	24,280	22,547	-	22,547
Gift Aid Tax refund	2	3,601	-	3,601	3,564	-	3,564
Donations		28	-	28	76	-	76
Income from Memberships		27,909	-	27,909	26,187	-	26,187
Monthly meetings: income	3	1,203	-	1,203	1,443	-	1,443
Amount recovered from groups		122	-	122	78	-	78
Cash collected by Ring-fenced groups	11	-	71,329	71,329	-	53,391	53,391
Income from activities		1,325	71,329	72,654	1,521	53,391	54,912
Commission received	4	1,288	-	1,288	-	-	-
Deposit account interest		1,029	-	1,029	1,263	-	1,263
Other income received		2,317	-	2,317	1,263	-	1,263
Total Receipts		31,551	71,329	102,880	28,971	106,782	135,753
PAYMENTS							
Third Age Trust affiliation fee		(6,028)	-	(6,028)	(5,572)	-	(5,572)
Third Age Matters		(4,760)	-	(4,760)	(4,095)	-	(4,095)
Beacon costs		(1,506)	-	(1,506)	(1,393)	-	(1,393)
Third Age Trust costs	5	(12,294)	-	(12,294)	(11,060)	-	(11,060)
Elmbridge Newsletter	6	(11,244)	-	(11,244)	(9,066)	-	(9,066)
Group Leaders' events	7	-	-	-	(1,140)	-	(1,140)
Monthly meetings: Speakers and room hire	3	(1,923)	-	(1,923)	(2,543)	-	(2,543)
Publicity & Advertising		(359)	-	(359)	(379)	-	(379)
New members' meetings		(267)	-	(267)	(280)	-	(280)
Payments on behalf of groups		(122)	-	(122)	(78)	-	(78)
Payments by Ring-fenced groups	11	-	(62,973)	(62,973)	-	(50,109)	(50,109)
Elmbridge U3A activities		(2,671)	(62,973)	(65,644)	(4,420)	(50,109)	(54,529)
General administration expenses	9	(860)	-	(860)	(693)	-	(693)
IT related costs	10	(644)	-	(644)	(1,397)	-	(1,397)
Paypal fees		(290)	-	(290)	(267)	-	(267)
Total Administration Costs		(1,794)	-	(1,794)	(2,357)	-	(2,357)
Total Payments		(28,003)	(62,973)	(90,976)	(26,903)	(50,109)	(77,012)
Excess of Receipts over Payments		3,548	8,356	11,904	2,068	3,282	5,350
Opening bank balances 1 January 2025		40,335	20,010	60,345	38,267	16,728	54,995
Closing bank balances 31 December 2025		43,883	28,366	72,249	40,335	20,010	60,345

The notes attached form an integral part of these accounts

ELMBRIDGE U3A**Statement of Assets and Liabilities
for the year at 31 December 2025**

At 31 December 2025						At 31 December 2024				
DRAFT	General funds excl Advanced membership	Advanced membership (see note 1 below)	General Funds	Ring-fenced group activities	Total	General funds excl Advanced membership	Advanced membership (see note 1 below)	General Funds	Ring-fenced group activities	Total
	(£)	(£)		(£)	(£)	(£)	(£)		(£)	(£)
Funds										
Balance brought forward at 1 January 2025	22,544	17,791	40,335	20,010	60,345	21,191	17,076	38,267	16,728	54,995
Excess of Receipts over Payments in the year	3,548	-	3,548	8,356	11,904	2,068	-	2,068	3,282	5,350
Change in advanced membership (note 1)	(1,621)	1,621	-	-	-	(715)	715	-	-	-
At 31 December 2025	24,471	19,412	43,883	28,366	72,249	22,544	17,791	40,335	20,010	60,345
Represented by Bank Balances										
Bank deposit account			42,223	9,833	52,056			37,310	5,500	42,810
Bank and PayPal accounts			1,660	-	1,660			3,025	-	3,025
Ring-fenced group bank accounts			-	18,533	18,533			-	14,510	14,510
TOTAL ASSETS			43,883	28,366	72,249			40,335	20,010	60,345
Note										
1. Advanced membership: This is receipts in 2025 which relate to 2026 Membership										
Signed by two trustees on behalf of all the trustees										
										
	18th March 2026					18th March 2026				

ELMBRIDGE U3A

Notes to RECEIPTS AND PAYMENTS for the year to 31 December 2025

Accounting Policies

The accounts are prepared in accordance with the Charities Act 2011.

These accounts show both the General and Ring-fenced Group Funds of Elmbridge U3A and are prepared on a receipts and payments basis so that these include:

- a. all membership fees and other receipts,
- b. all monies collected for Ring-Fenced group activities and,
- c. all expenses and costs

received and paid in the year, irrespective of the period to which these relate.

The General Funds: This covers the activities carried out for general benefit of Elmbridge U3A.

Ring-fenced Group activities: all Group activities are self-funding and independent of the General Funds of Elmbridge U3A so there is no contribution to or from General Funds and all monies collected by a group activity are used by and held for the benefit of that group.

Receipts are sums paid by members towards group activities. Payments are the costs incurred by those groups in carrying out their activities, include such as admission fees, theatre tickets and coaches, equipment, hire of venue etc..

The Group activities include Di's Jaunts, Theatre trips, Elmbridge Friends, Pickleball and other miscellaneous activities from time to time.

Overview

Receipts exceeded payments on General funds by £3,548 (2024: £2,068) and on the Ring-fenced activities by £8,356 (2024: £3,282).

Receipts and Payments: Notes

1. Membership receipts:

- Our membership year runs from 1 January to 31 December. The bulk of our membership receipts are banked in the period October to December, in advance of the start of the new membership year and so those receipts are at the rate that applies for the new year.
- The increase in membership income in the year was £1,733 to £24,280 (2024: increase £2,383).
- Membership received in advance as 31 December 2024 relating to 2025 was £19,412. The equivalent amount at 31 December 2023 was £17,791.

2. The Gift Aid: The Gift Aid is claimed in arrears based on membership receipts in the previous 12 months to 31 December.

3. Monthly Meetings:

- The receipts from meetings at Claygate Village Hall were £1,203 (2024: £1,443). In 2025 there was no meeting in October which reduced income for the year.
- Monthly meeting costs, which include those of the speaker, providing teas and the rental of Claygate Village Hall were £1,923. (2024: £2,543). In 2024 Elmbridge U3A contributed £500 towards an upgrade of the audio in the hall.

4. Commissions received: amounts from the holiday scheme agreed between Riviera Travel and the Third Age Trust is reflected as and when it is received (2024: £nil)
5. Third Age Trust Costs:
- The Third Trust charges an annual affiliation fee calculated on the actual number of members as at 31 March.
 - The Third Age Matters subscription is paid in May, based on the number of copies despatched in the year to the previous February.
 - The Beacon licence is also membership based.
7. Newsletter: This is the cost of the printing and posting the tri-annual newsletter, which increased to £11,244 in 2025 from £9,066 in 2024. This reflect both additional membership and the increase in costs particularly postage.
8. No Group leaders' event took place during the year (2024: £1,140).
9. Administration costs include postage, costs of printing the annual report, stationery and licences.
10. IT related costs: this covers the Dropbox subscription and Zoom licence costs. In 2024 a new PC was acquired.

Ring- fenced group activities

11. These are the receipts and the payments made on behalf of the ring-fenced group activities. Receipts will include amounts in advance of events, future court hire, days out and theatre trips, whereas the payments of the associated costs are paid as and when the associated costs fall due.

ELMBRIDGE u3a Independent Examiner's Report

I report on the accounts for the year ended 31 December 2025

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(2) of the Charities Act 2011 (the 2011 Act). An independent examination is required by the Charity Commission as the Receipts exceed £25,000.

It is my responsibility to:

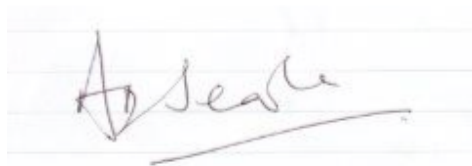
- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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: 1) 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 18th March 2026

A handwritten signature in blue ink, appearing to read 'A Searle', is written over a light blue horizontal line. The signature is stylized and cursive.

Adrian Searle FCA ACMA CGMA Chartered Accountant 122 Thorkhill Road,

Thames Ditton, Surrey KT7 0UW

MINUTES OF THE 27th ANNUAL GENERAL MEETING OF ELMBRIDGE u3a

Held at Claygate Village Hall
1.30 Wednesday 2nd April 2025

Present:

Nigel Cudby	Chair
Andrew Craig	Treasurer
Meg James	Committee Secretary
Barry Peters	Groups Secretary
Nikki Lindsey	Speaker Secretary
Janet Donin	Magazine Editor
Mark Dowdney	Public Relations
Peter Andrew	New Members Secretary
Sue Warren	Membership Secretary
+135 Members	A quorum was present

1. Apologies

Philippa Allison

2. Minutes

Resolved that the Minutes of the 26th Annual General Meeting of Elmbridge u3a held on 3rd April 2024 be approved and signed by the Chair.

Proposed by: Christine Purdy

Seconded by: Stephen Black

Passed: nem con

3. Matters arising

There were no matters arising.

4. Chair's Address on behalf of the Trustees (Committee)

It has been another good year for our u3a. We now have over 1500 members.

Since the last AGM we have updated our documentation, launched our new website and recruited two new committee members. Sue Warren (Members Secretary) replacing Tony Wharton and Janet Donin (Magazine Editor) who has taken on the role following the loss of Gillian Adams who very sadly passed away last year. Let me introduce the Committee:

Janet Donin – Magazine Editor
Andrew Craig – Treasurer
Mark Dowdney – Public Relations
Meg James – Secretary
Nikki Lindsey – Speaker Secretary
Barry Peters – Groups Secretary
Sue Warren – Members Secretary
Peter Andrew – New Members Secretary
Nigel Cudby – Chair

David Rodway has retired from the committee after many years of service for which we are most grateful.

In the last year:

- Peter Andrew has expanded his New Members role making a clear delineation between new and existing members and helping the former as they transition into our u3a.
- Our new website was launched in December.
- Most recently we have welcomed Kenn Garroch as our new Web Manager.
- We have further developed our relationship with The Riverhouse Barn Arts Centre, a highlight of which was the Food Matters event last August.
- Last year at the AGM I outlined a single target for the following 12 months; to focus on increasing the number of volunteers we very much need to sustain our u3a, including the replacement of two committee members who were about to retire. I am pleased to say this has been very successful.

Moving forward we will be looking to continue to grow the relationship with The Riverhouse Barn and develop links with other organisations to benefit our members, and support our local community.

- You may have seen the invitation to attend the Mikado Taster Evening in May. We hope this will be the start of a relationship with the Cecil Hepworth Playhouse.
- We are forming an affiliation with the Walton-on-Thames Bowling Club. News on this will be released very soon.

- We will be seeking close links with other organisations where we can realise opportunities that benefit both parties.
- To this end we will be appointing an Affiliations Secretary to manage these interactions.
- We have just introduced an “Unsung Hero” award to recognise members’ outstanding contributions to Elmbridge u3a.
- We have made the first award to coincide with this AGM. The recipients are Jane and Cliff Clifford for their tremendous effort and dedication to Pickleball which has brought so much pleasure and wellbeing to so many members. They received their award a few days ago and you can read all about it in our next Magazine.

Finally, I want to take this opportunity to formally thank my Committee colleagues and every one of our invaluable volunteers – quite simply we would not exist without you.

5. Treasurers Address on the Examined Accounts for the year ended 31 December 2024

Good afternoon ladies and gentlemen and thank you for joining us for our AGM.. Printed copies of the Annual report and accounts to 31 December 2024 have been put out for you and these are also available on our website.

Our accounts are a summary of the actual money received into and paid out of our bank accounts in the 12 months to 31 December 2024. Quite simply they show an analysis of these movements by appropriate categories. For example membership includes all amounts received to renew your 2025 memberships before the 31st of December 2024. We pay our expenses very promptly and these are shown as and when paid.

There are 2 separate columns in our accounts. The first shows the receipts and payments in the accounts of the general funds. These are funds relating to the activities of Elmbridge U3A carried out for the benefit of all our members. The second column, The ring- fenced funds, are funds, held by and on behalf of certain groups such as the theatre, pickleball, choir and jaunts and whose activities have no impact on the finances of the General fund. They relate exclusively to the groups concerned.

The good news is our Bank accounts of the General fund increased in the year by some £2,000 (£2,068) to £40,000 £40,335. This may sound a large amount but of this approx. £18,000 (£17,791) relates to your 2025 renewals received by 31 December 2024.

It is pleasing to report that these bank balances are higher than we anticipated at the time of the last AGM. As an overview compared to 2024 our overall receipts were higher by £2,300 (£2,320) but our payments increased by some £5,100 (£5,103).

Our principal sources of income are our membership fees and the related recovery of gift aid. These showed an increase on 2023 of nearly £3,000 (£2,992) which reflects the increase in membership.

Some 75% of our payments relate to two categories: the Third Age Trust costs, the umbrella organisation under which all U3A's operate and the cost of tri-annual printed newsletter.

The Third Age costs amount to 42% (41% in 2023) of membership and gift aid receipts. These payments are outside our control and are a function of membership numbers and the unit costs charged by the Third Age trust.

The affiliation fee is based on the number of members at 31 March each year The Third Age Matters is also based on the number of copies sent in the year to February and the Beacon cost on the number of members at 31 March.

Higher postage and printing charges, increased membership as well as more activities to report pushed up the cash spend on our flagship newsletter.

Elsewhere It was pleasing to see the numbers attending the monthly Claygate village Hall talks are on the rise.

Other costs this year included a couple of one-off payments, namely a contribution to Claygate Village Hall towards improved audio system and a laptop for development of the website and admin generally.

Membership Fee 2026.

At the AGM we set the membership fee for the following year, in this case 2026.

To do this your committee must look at our projected receipts and payments through to December 2026. As you are aware costs such as postage are increasing yet again.

Although we are forecasting our payments will be higher than receipts in 2025 and 2026 we have sufficient funds to hold the membership at £14 for 2026.

Finally I would like to say we all owe a special vote of thanks to Adrian Searle for conducting an examination of the accounts and to all individuals, who behind the scenes make Elmbridge U3A so successful and vibrant.

Adoption of the Financial Report for the end of year 31st December 2024

Proposed by: Sylvia Rodway

Seconded by: Anthea Paul

Passed: nem con

6. Membership Fees for 2026

To hold the membership at £14 for 2026.

Proposed by: David Rodway
 Seconded by: Valerie McCloughlan
 Passed, nem con

7. Appointment of Independent Examiner

Adrian Searle has indicated that he is happy to continue acting as Elmbridge u3a Independent Examiner for next year.

Proposed by: Christine Purdey
 Seconded by: Linda Tovey
 Passed, (nem con)

8. Adoption of the Annual Report of the Trustees (Committee) for the year ended 31 December 2024

Proposed by: Joanna Rand
 Seconded by: David Hinton
 Passed, nem con

9. Resolution: To alter the Constitution section 4.1.1

To increase the Maximum committee size from 10 to 14 members.

Proposed by: David Hill
 Seconded by: David Rodway
 Passed, nem con

10. Election of Committee

The following members were offering themselves for election:

Nigel Cudby	Meg James	Barry Peters	
Andrew Craig	Nikki Lindsey	Janet Donin	
Mark Dowdney	Sue Warren	Philippa Allison	Peter Andrew

The Chair asked that these members be elected.

Proposed by: Stephen Black
 Seconded by: Sylvia Rodway
 Passed, nem con

9. Any other business

Q. What is the difference between a Committee Member and a Trustee?

A. All Committee Members are automatically Trustees.

Q. Have you thought of including a request for members to make a legacy to Elmbridge u3a in their will to show their appreciation.

A. No but the Treasurer will look into the possibility.

The Chair closed the meeting at 1.55pm

The next AGM will take place on Wednesday 1st April 2026

Accounts



ELMBRIDGE

Registered Charity No. 1071550

27th Annual General Meeting

1.30 Wednesday, 2 April 2025

Held at Claygate Village Hall



After the AGM Andy Thomas will speak on

Conspiracy History of the World

TWENTY SEVENTH ANNUAL GENERAL MEETING **OF ELMBRIDGE u3a, WEDNESDAY APRIL 2 2025**

AGENDA

1. Chair - Apologies for absence
2. Chair - Adoption of the Minutes of the twenty sixth Annual General Meeting of Elmbridge U3A held on 3 April 2024 (found in the back of the booklet) – **proposer and second**
3. Chair - Matters arising
4. Chair's Address
5. Treasurer's Address – **Proposer and Second**
6. Treasurer - Membership Fees for 2026 – **Proposer and Second**
7. Treasurer - Appointment of the Independent Examiner – **Proposer and Second**
8. Chair - Adoption of the Annual Report of the Committee for the year ended 31 December 2024 – **Proposer and Second**
9. **Resolution** To alter the Constitution section 4.1.1 – (see P4 under Structure and Governance) – **Proposer and Second**
- 10 Chair - Election of the Committee – **Proposer and Second**

The members who offer themselves for election are:

Nigel Cudby	Meg James
Andrew Craig	Nikki Lindsey
Sue Warren	Janet Donin
Phillipa Allison	Mark Dowdney
Peter Andrew	Barry Peters

10. AOB

ELMBRIDGE u3a**REGISTERED CHARITY NO. 1071550****TRUSTEES REPORT FOR THE YEAR TO 31 DECEMBER 2024****Legal and Administrative Information**

The present Trustees and their Offices, (the committee), who served throughout 2024 unless otherwise shown, are as follows:

Trustee Name	Office
Nigel Cudby	Chair
Meg James	Committee Secretary
Andrew Craig	Treasurer
Sue Warren (appointed 18 September 2024)	Membership Secretary
Barry Peters	Groups Secretary
Nikki Lindsey	Speaker Secretary
Janet Donin (appointed 19 March 2025)	Magazine Editor
Mark Dowdney	Marketing and Public Relations
Phillipa Allison	IT
Peter Andrew	New Members Secretary

The following also served on the committee during the period:

Tony Wharton served as Membership Secretary up 18 September 2024

Gillian Adams as Newsletter Editor up to 29 October 2024

David Rodway retired from the committee as Vice Chairman and Webmaster on 19 March 2025.

The registered address is:

The Sanctuary, 21 Matham Road, East Molesey, Surrey KT8 0SX

Agents and Advisers:

Bankers: National Westminster Bank plc. 73 High Street, Walton-on-Thames,

Surrey KT12 1DW

CCLA: Charity Funds, One Angel Lane, London EC4R 3AB

Independent Examiner:

Adrian Searle FCA ACMA CGMA Chartered Accountant

122 Thorkhill Road, Thames Ditton,

Surrey KT7 0UW

Structure and Governance

The governing document is a constitution dated 26 March 1998, as amended 21 March 2003, 2 April 2014 and 4 April 2018.

To continue to efficiently manage our growing u3a we need to be able to recruit more committee members. We are currently limited to 10 and would like to raise this to 14.

Therefore, we need to amend our Constitution section 4.1.1, sentence 1 from:

The Committee shall consist of at least five and not more than **ten members**, excluding those who are co-opted.

to:

The Committee shall consist of at least five and not more than **fourteen members**, excluding those who are co-opted.

Management

Another great year for our u3a. We now have over 1500 members and we have new committee members Sue Warren (Members Secretary) and Janet Donin (Magazine Editor). Peter Andrew has expanded his New Members role making a clear delineation between new and existing members and helping the former as they transition into our u3a. Using his PR skills Mark Dowdney has improved Elmbridge u3a's visibility at the national level with articles in their media. After a huge effort Phillipa Allison led the development and introduction of our new website. Most recently we have welcomed Kenn Garroch to the team as Web Manager. We launched our new website at our *Group Leaders and Volunteers Tea* in December. This celebration of the invaluable contribution from our amazing volunteers was expertly managed by Barry Peters.

Performance and Objectives

We have completed the update of our documentation. This includes guides, handbooks, rules and regulations. These are now accessible through a single page on our website. The website was commissioned on time before the plug was pulled, by the u3a, on the previous version. From the outset we decided we wanted to take the opportunity to completely change the design of our new website rather than just transfer to a new host without changing what it looks like. We have achieved this very successfully. We were even congratulated by the u3a who were impressed with our solution.

Our regular Newsletter has now become a Magazine with a new look. The first issue was the spring edition published in February this year. Our much-loved monthly talks continue to get very positive feedback - we had a record-breaking attendance during the year. With a schedule agreed to the middle of 2026, Nikki Lindsey has many interesting topics on the agenda. We made a financial contribution towards the incorporation of a hearing loop into Claygate Village Hall which has benefited many of our members, as has improved u3a technical equipment. Chris Dyer has made a number of improvements to our system enhancing the sound quality. New seating in the Hall has enhanced audience comfort.

At last year's AGM I said we needed more volunteers to ensure we could continue to run Elmbridge u3a efficiently and effectively. We recruited two new committee members since then both of whom have quickly integrated into the team and have already performed brilliantly.

However, moving forward we still need at least one more committee member and more leaders for groups. We need several more groups to satisfy our members' needs. Unfortunately, it is difficult to get these roles filled. If a member is enthusiastic about a particular subject and would like to engage in it with others, leading a group could be the answer. It is not difficult, the committee will help, and it can be very rewarding. The latest edition of the Magazine included a very interesting article, *Volunteering*, on this subject.

We plan to introduce an "Unsung Heroes" award to recognise members' outstanding contributions to Elmbridge u3a. More details will be announced soon.

Building on the affiliation we formed last year with The Riverhouse Barn Arts Centre we want to continue to grow this relationship and develop links with other organisations to benefit our members and support the community.

Marketing and Public Relations

Our recruitment campaigns and promotional activities to raise awareness of Elmbridge u3a continued to attract new members in 2024 and our membership has now topped 1,500 - another record. We plan to carry on this work in 2025 to try and ensure a steady flow of new members who can enjoy the many and varied groups we offer

A word of thanks is due to our over 100 group leaders who are all volunteers and who give up their time and often allow their homes to be used for meetings so the rest of our large membership can indulge their passion for an activity, hobby, sport, or learning something new.

To raise awareness, we continued to run a recruitment stall at the West End Village show on August Bank holiday. Though the day was marred by rain showers, we still managed to sign up some new members and spread the word about Elmbridge u3a. Also, we took our stall earlier in the summer to the much larger Claygate Village Show, for the first time, which is attended by many more people. Thanks is due to committee members and others who generously gave their time to help out in manning the stall.

We have continued our very successful affiliation with The Riverhouse Barn Arts Centre in Walton-on-Thames, the aim of which is to generate greater awareness of each organisation and to increase benefits to members of both. The joint Philosophy Café remains hugely popular, as are the discounted tickets for u3a members for specific events at the Barn, and future joint projects like the successful Food Matters Day about improving your diet are planned.

Monthly Speaker Sessions

We have been very pleased to welcome a growing number of members to our varied programme of monthly talks at Claygate Village Hall. Where space allows, we also welcome visitors too but members will always take priority when there are capacity issues. Members are advised that to be sure of a place, early arrival is recommended. Where possible, we also record these talks for members who are unable to attend on the day. This is not always possible due to intellectual copyright issues with some presentations.

The talks could not be run without the assistance of a core team of volunteers who provide both technical support and help in welcoming members on the door, arranging the seating and providing refreshments. We'd like to thank all of them for their continued assistance in making these meetings such enjoyable events and hope to welcome many more members in the year ahead.

Following many of the monthly talks, Pat Tilley has been running a Smartphone clinic offering 1:1 support on technical issues. This has been much appreciated by members.

Membership

Membership numbers have been strong this year and we had 1,550 members at the end of 2024. This included 309 new members in 2024, compared with 249 in 2023. Around 90% of our members chose to continue their membership into 2025. In January we lost around 10% who resigned, or did not renew for various different reasons. This is not unusual. New member recruitment is running at more than one new member every day in 2025. We anticipate numbers will soon be back to the same level, and continue to rise further during the remainder of the year.

The majority of our members are based in Elmbridge but we also have around 200 members who live in surrounding areas who choose to be members of Elmbridge u3a and who also contribute to our groups and activities.

Six New Members' Meetings were held during 2024, at which new members are invited to meet established members to explore their hopes from the u3a, and for a deeper understanding of what it offers. Attendances at these meetings are gradually increasing, and feedback continues to be favourable. The Committee is particularly grateful to those established members who help to host these meetings.

In Memoriam

Gillian Adams, our colleague and friend passed away at the end of October 2024. Gillian was an extremely valued member of the team, and her editorship of our Newsletter contributed so positively to our members in many ways. Gillian was a lovely lady. We all respected her very much and were privileged to know her.

GROUPS

It has been a very positive past year with the addition of some exciting new groups including - Cafe Chats for French, German and Spanish speakers; Piano For Fun; four more Pickleballs; Play Reading 3; Poetry; and Sea Shanty Singing.

We've had to address the matter of full groups, which has been a problem particularly for new Eu3a members. Now we have a policy in place which enables groups to operate a waiting list so that we are able to monitor demand and quickly open up new groups where appropriate.

Our new website is up-and-running which also gives groups the chance to promote their own activities in a more creative and direct way. In addition, we have re-classified our group categories in line with national u3a divisions (see below).

But as always, Group Leaders are the lifeblood of our operation. They volunteer freely to give of their time, expertise, enthusiasm and often their homes. We offer them a big 'thank you' because without them we wouldn't have the thriving, successful organisation that is Elmbridge u3a today.

TOTAL GROUPS = 120

Arts & Creative = 7

Film Appreciation, Flower Painting, History of Art, Needlecraft, Photography (2), Writing Your Own Life Story.

Card & Board Games = 14

Bridge (7), Card Club, Mah Jong, Rummikub (2), Scrabble (3).

History & Humanities = 11

Current Affairs Discussion, Discussion, Exploring Maths, Genealogy (2), Geo-Politics & International Affairs (2), History, Military History, Philosophy (2).

Languages = 15

French (6), German (3), Italian (3), Spanish (2), Welsh Language Discussion.

Literature = 12

Biographies of Notable People, Book Reading (7), Play Reading (3), Poetry.

Music = 5

Classical Music, Eu3a Band, Music & All That Jazz, Piano for Fun, Sea Shanty Singing.

Pastimes = 7

Aviation, Circle Dancing, Line Dancing, Gardening, Plant Exchange, Quiz (2).

Social = 11

Adventurous Explorers, Di's Days Out, Elmbridge Friends, Lunch Club (2), Scoff, Sunday Lunch Club, Theatre Trips, Travel Experience, Wine Appreciation (2).

Sport = 25

Adventurous Activities, Croquet, Cycling (2), Golf (2), Padel, Petanque (2), Pickleball (11), Table Tennis (5).

Walking = 7

Rambling, Walks (6).

Associated Non-Eu3a Groups = 6

These groups, although recognised, are not covered by u3a insurance.

Badminton, Bridge Guided Play, Chess, Drawing & Painting, English Folk Dancing, Pilates.

Financial Overview

General Funds

The Accounts show an excess of receipts over payments on General funds of £2,068 (2023: £4,851). There was significant increase in receipts of £2,320 (2023: £5,739), whereas payments increased by £5,103 (2023: £1,212). The key points are:

- Membership income increased by £2,383 (2023: £4,321) reflecting the rise in membership.
- At 31 December 2024 we had received £17,791 relating to 2025 from 1,270 members (2023: £17,076 from 1,220 members).
- The increase in interest received reflects the rise in interest rates.
- Year on year there were increases in the Third Age costs of £1,484 (2023: £523). These costs are largely calculated in arrears so we can expect a significant increase in the payments made in 2025.
- The increase in the Elmbridge Newsletter, arises from the increase in membership numbers, postage and printing.
- The net costs of the monthly meetings increased to £1,100 (2023: £483). Although attendance increased, the associated costs of the meetings increased in 2024 as we made a contribution to enable Claygate Village Hall to upgrade the audio system
- Under the heading of Administration which includes general administration, IT and PayPal fees the costs increased year on year. In 2024 our costs included a new laptop.

Bank Balances and Membership fees

At 31 December 2024 cash and bank balances were £40,335, of which £17,791 relates to 2025 membership fees in advance.

In looking at our membership fee for 2026, we must make a projection of our receipts and payments for both 2025 and 2026 anticipating the level of future cost increases. We are advised that The Third Age Trust has kept the per head affiliation fee at £4.00 but that the TAM subscription has been increased to £4.00 per head. We must anticipate a further increase in other costs, particularly those of the Newsletter.

Based on the present bank balances we currently have sufficient funds to cover 2025 and 2026 at the present membership of £14, so no increase will be proposed at the AGM.

Ring-fenced activities

On the Ring-fenced activities the excess of income of £3,282 (2023: £9,349) relates to timing differences due to the receipt of amounts in advance for future activities and trips as well as to the late invoicing of costs.

Trustees and Employees

No remuneration was paid to the Trustees during the year and no staff were employed directly or indirectly. Expenses incurred on behalf of Elmbridge U3A and re-imbursed to Trustees during the year were as follows:

General Funds	£1,146
Ring-fenced groups	£1,034

ELMBRIDGE U3A
RECEIPTS AND PAYMENTS
for the year ended 31 December 2024

2024				2023			
	Note	General	Ring-fenced group activities	Total		Ring-fenced group activities	Total
RECEIPTS							
Membership receipts during the year	1	22,547	-	22,547	20,164	-	20,164
Gift Aid Tax refund	2	3,564	-	3,564	2,955	-	2,955
Donations	3	76	-	76	1,538	-	1,538
Advances to assist groups: amount repaid in year	4	78	-	78	115	-	115
Miscellaneous							
Deposit account interest		1,263	-	1,263	578	-	578
Monthly meetings: income	5	1,443	-	1,443	1,301	-	1,301
		2,706	-	2,706	1,879	-	1,879
Cash collected by Ring-fenced groups	13	-	53,391	53,391	-	52,436	52,436
Total Receipts		28,971	53,391	82,362	26,651	52,436	79,087
PAYMENTS							
Third Age Trust affiliation fee		(5,572)	-	(5,572)	(5,028)	-	(5,028)
Third Age Matters		(4,095)	-	(4,095)	(3,282)	-	(3,282)
Beacon costs		(1,393)	-	(1,393)	(1,266)	-	(1,266)
Third Age Trust costs	6	(11,060)	-	(11,060)	(9,576)	-	(9,576)
Elmbridge Newsletter	7	(9,066)	-	(9,066)	(7,465)	-	(7,465)
Elmbridge U3A activities							
Group Leaders' events	8	(1,140)	-	(1,140)	(672)	-	(672)
Monthly meetings: Speakers and room hire	5	(2,543)	-	(2,543)	(1,784)	-	(1,784)
Publicity & Advertising	9	(379)	-	(379)	(323)	-	(323)
New members' meetings	10	(280)	-	(280)	(360)	-	(360)
		(4,342)	-	(4,342)	(3,139)	-	(3,139)
Administration							
General administration expenses	11	(693)	-	(693)	(735)	-	(735)
IT related costs	12	(1,397)	-	(1,397)	(540)	-	(540)
Paypal fees		(267)	-	(267)	(230)	-	(230)
		(2,357)	-	(2,357)	(1,505)	-	(1,505)
Advances to assist group activities	4	(78)	-	(78)	(115)	-	(115)
Payments on behalf of Ring-fenced groups	13	-	(50,109)	(50,109)	-	(43,087)	(43,087)
Total Payments		(26,903)	(50,109)	(77,012)	(21,800)	(43,087)	(64,887)
Excess of Receipts over Payments		2,068	3,282	5,350	4,851	9,349	14,200
Opening bank balances 1 January 2024		38,267	16,728	54,995	33,416	7,379	40,795
Closing bank balances 31 December 2024		40,335	20,010	60,345	38,267	16,728	54,995

The notes attached form an integral part of these accounts

ELMBRIDGE U3A**Statement of Assets and Liabilities
for the year at 31 December 2024****At 31 December 2024****Funds**

Balance brought forward at 1 January 2024

Excess of Receipts over Payments in the year
Change in advanced membership (note 1)**At 31 December 2024****Represented by Bank Balances**Bank deposit account
Bank and PayPal accounts
Ring-fenced group bank accounts**TOTAL ASSETS**

General funds excl Advanced membership	Advanced membership (see note 1 below)	General Funds	Ring-fenced group activities	Total
(£)	(£)		(£)	(£)
21,191	17,076	38,267	16,728	54,995
2,068 (715)	- 715	2,068 -	3,282 -	5,350 -
22,544	17,791	40,335	20,010	60,345
		37,310	5,500	42,810
		3,025		3,025
			14,510	14,510
			-	-
			-	-
		40,335	20,010	60,345

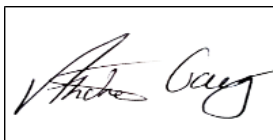
At 31 December 2023

General funds excl Advanced membership	Advanced membership (see note 1 below)	General Funds	Ring-fenced group activities	Total
(£)	(£)		(£)	(£)
20,691	12,725	33,416	7,379	40,795
4,851 (4,351)	- 4,351	4,851 -	9,349 -	14,200 -
21,191	17,076	38,267	16,728	54,995
		33,377	5,500	38,877
		4,890		4,890
			11,228	11,228
			-	-
			-	-
		38,267	16,728	54,995

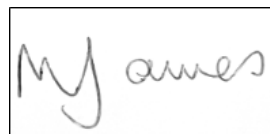
Note

1. Advanced membership: This is the Receipts in 2024 which relate to 2025 Membership

Signed by two trustees on behalf of all the trustees



19.3.25



19.3.25

ELMBRIDGE u3a

Notes to RECEIPTS AND PAYMENTS for the year to 31 December 2024

Accounting Policies

The accounts are prepared in accordance with the Charities Act 2011.

These accounts show both the General and Ring-fenced Group Funds of Elmbridge U3A and are prepared on a receipts and payments basis so that these include:

- a. all membership fees and other receipts,
- b. all monies collected for Ring-Fenced group activities and,
- c. all expenses and costs

received and paid in the year, irrespective of the period to which these relate.

The General Funds: This covers the activities carried out for general benefit of Elmbridge U3A.

Ring-fenced Group activities: all Group activities are self-funding and independent of the General Funds of Elmbridge U3A so there is no contribution to or from General Funds and all monies collected by a group activity are used by and held for the benefit of that group.

Receipts are sums paid by members towards group activities. Payments are the costs incurred by those groups in carrying out their activities, include such as admission fees, theatre tickets and coaches, equipment, hire of venues and music.

The Group activities include Di's Jaunts, Theatre trips, Elmbridge Friends, Line dancing, Pickleball and the Elmbridge U3A Choir.

Overview

Receipts exceeded payments on General funds by £2,068 (2023: £4,851) and on the Ring-fenced activities by £3,282 (2023: £9,349).

Receipts and Payments: Notes

1. Membership receipts:

- Our membership year runs from 1 January to 31 December. The bulk of our membership receipts are banked in the period October to December, in advance of the start of the new membership year and so those receipts are at the rate that applies for the new year.
- The increase in membership income in the year was £2,383 to £22,547 (2023: increase £4,321). In 2024, this reflects the rise in the number of members whereas in 2023 the increase reflected both the increase in membership as well as the increase of the annual subscription from £12 to £14.
- Membership received in advance as 31 December 2024 relating to 2025 was £17,791. The equivalent as at 31 December 2023 was £17,076.

2. The Gift Aid: The Gift Aid is claimed in arrears based on membership receipts in the previous 12 months to 31 December.

3. Donations: We are grateful to several members who also made donations for the benefit of Elmbridge U3A in 2024 and 2023. In 2023 we benefitted from a one-off distribution of £1,500 from Spelthorne U3a, which was wound up during 2023.

4. Advances to assist groups: The General Funds, from time to time, provide short term funds to groups to facilitate their establishment or development, with the advance

5. Monthly Meetings:

- The receipts from meetings at Claygate Village Hall were £1,443 (2023: £1,301). Numbers attending the monthly talks appears to be on an upward trend.
- Monthly meeting costs, which include those of the speaker and the rental of Claygate Village Hall were £2,543. (2022: £1,784). In 2024 Elmbridge U3A contributed £500 towards an upgrade of the audio in the hall.

6. Third Age Trust Costs: these costs are outside our control

- The Third Trust charges an annual affiliation fee calculated on the actual number of members as at 31 March.
- The Third Age Matters is paid in May, based on the number of copies despatched in the year to the previous February.
- The Beacon licence is also membership based.

7. Newsletter: the cost of the printing and posting the tri-annual newsletter increased to £9,066 in 2024 from £7,465 in 2023. This reflect both additional membership and the increase in costs particularly postage.

8. A Group leaders' event took place during the year (£1,140) (2023: £672).

9. Publicity and marketing spend included a successful stand at the West End summer fair.

10. Spend on new members meetings totalled £280 (2023: £360).

11. Administration costs decreased marginally to £693 (2023: £735).

12. IT related costs: this covers the Dropbox subscription and Zoom licence costs. In 2024 a new PC was acquired.

Ring- fenced group activities

13. The number and scale of group activities increased in 2024. The excess of payments over receipts of £3,282 (2023: £9,349) relates to timing differences due to the receipt of amounts in advance for future activities and trips as well as to the late invoicing of costs.

ELMBRIDGE u3a Independent Examiner's Report

I report on the accounts for the year ended 31 December 2024

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(2) of the Charities Act 2011 (the 2011 Act). An independent examination is required by the Charity Commission as the Receipts exceed £25,000.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

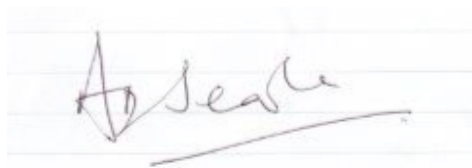
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

1) 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 19th March 2025

A handwritten signature in blue ink, appearing to read 'Adrian Searle', is written over a light blue horizontal line. The signature is fluid and cursive.

Adrian Searle FCA ACMA CGMA Chartered Accountant 122 Thorkhill Road,

Thames Ditton, Surrey KT7 0UW

MINUTES OF THE 26th ANNUAL GENERAL MEETING OF ELMBRIDGE u3a

Held at CVH

1.30 Wednesday 3rd April 2024

Present:

Nigel Cudby	Chair
David Rodway	Vice-Chair and Webmaster
Andrew Craig	Treasurer
Meg James	Committee Secretary
Barry Peters	Groups Secretary
Nikki Lindsey	Speaker Secretary
Philippa Allison	Web Development
Gillian Adams	Editor
Mark Dowdney	Public Relations
Peter Andrew	New Members Secretary
Tony Wharton	Membership Secretary
+140 Members	

The chair introduced the Committee to the members.

1. Apologies

Some members sent their apologies

2. Minutes

Resolved that the Minutes of the 25th Annual General Meeting of Elmbridge u3a held on 5th April 2023 be approved and signed by the Chair.

Proposed by: Stephen Black

Seconded by: Sylvia Rodway

Passed: nem con

3. Matters arising

There were no matters arising.

4. Chair's Address on behalf of the Trustees (Committee)

Whilst on the subject of committee members I would like to pay our respects to Tom Appleton who passed away at the end of December.

Tom Appleton joined Elmbridge u3a in April 2006 and became a committee member and treasurer two months later. In 2008 he became both the Chair and treasurer and retained both roles until Andrew Craig took over as treasurer. Tom guided and grew Eu3a over the next five years until Janet Larcher took over as chair in 2013. During his time as Chair of Eu3a Tom also supported the growth of South East regional meetings of u3as and chaired those meetings. Tom was made an honorary member of Eu3a in November 2016. He was a highly respected and much-loved member of our organisation.

2023/24 Recap

At last year's AGM we defined 4 objectives for the following year:

FIRSTLY We would concentrate on helping new members integrate into the u3a.

- Peter Andrew was appointed to the role of New Members Secretary and based on his success in this role we propose today that he is elected to the committee.

SECONDLY We would attempt to minimise issues with full groups and waiting lists.

- We created a dedicated email address for the reporting of full groups and a committee member champion - Mark Dowdney – to manage the data and responses to members. We can never completely solve this problem but we are doing our best to alleviate it.

THIRDLY We would continue our public relations and recruitment campaign through marketing within the Elmbridge community and building relationships with other organisations.

- We continued our investment in marketing with attendance once again at the Esher Show and by providing permanent outlets for our publicity leaflets. We created a very successful affiliation with The Riverhouse Barn Arts Centre and are continuing to grow our relationship with the Active Partnerships charity.

FOURTHLY We would continue to grow and provide opportunities for our members.

- With over 1400 members (at the end of December 2023) we again exceeded our previous highest levels. Many new groups have been formed throughout the year. Opportunities have been created for members especially through our relationship with The Riverhouse Barn.

Additionally during the year we:

- Began to update our processes and documentation.
- AND we have invested considerable effort in the development of our new website and in preparing to migrate to it later this year.

Thanks

I want to take this opportunity to formally thank every one of our invaluable volunteers – quite literally we would not exist without you.

And that brings me to the demise of one of the two Spelthorne u3as. This was wound up last year and its balance of funds was shared across local u3as, including ours. What is pertinent is that it foundered because they were unable to get members to volunteer to replace committee members.

Looking Forward

Therefore, looking forward, our focus will be on increasing the number of volunteers we very much need to sustain our u3a. To make roles less onerous we will examine how responsibilities can be packaged into small units which demand less effort from individuals. This will reduce the significant workload on committee members and make their role more attractive at the same time.

That said we urgently need two new committee members to replace impending retirees.

Volunteering can be very rewarding and also beneficial to mental health, so please contact me or any other committee member if you would like to help.

Thank you.

Adoption of the Annual Report of the Trustees (Committee) for the year ended 31 December 2021

Proposed by: Joanna Rand

Seconded by: David Warren

Passed, nem con

5. Treasurers Address on the Examined Accounts for the year ended 31 December 2021

Good afternoon ladies and gentlemen and thank you for joining us for our AGM. Printed Copies of the Annual report and accounts to 31 December 2023 have been put out for you although these have been previously posted on our website.

I must stress that our accounts are very simple, showing receipts of the money paid in and payments the money paid out of our bank accounts for example money received to renew your 2024 membership before the 31st of December 2023 is included in our 2023 receipts. Similarly expenses are shown as and when these are paid. In other words these are not related to the period to which those income or costs relate.

There are 2 individual and a total column in our accounts. The first shows our receipts and payments on general funds. These are the funds relating to the overall activities of Elmbridge u3a for the benefit of all members. The second is for The Ring fenced funds. These are funds, held by and on behalf

of certain groups such as the theatre, choir and jaunts and whose activities have no impact on the finances of the General fund and relate exclusively to the groups concerned.

The good news is our Bank accounts in the General fund increased in the year by £4,800 to £38,000. The Bank balance sounds a large figure but of this £17,000 relates to 2024 renewals received by 31 December 2023.

These bank balances are higher than we anticipated at the time of the last AGM. Our overall receipts were higher in 2023 by £5,700 whereas our payments only increased by £1,200 as the increase in costs was lower than expected this time last year.

Our principal source of income is our membership fees.

Membership fees received were higher in 2023 by £4,300, of which £2,400 approximately relates to the increase in membership fee and the balance to the increase in membership in the year.

In addition we received a one-off donation from the winding down of a Spelthorne U3A, Of our Payments, those to the Third Age Trust account for some 44% which is a lower percentage than in 2022. These payments are outside our control and are a function of membership numbers and the unit costs charged by the Third Age trust and are largely charged in arrears.

For example the affiliation fee is based on the number of members as at 31 March each year The Third Age Matters is also based on the number of copies sent in the year.

The same principle applies to the Elmbridge Newsletter. Higher postage and printing charges, increased membership as well as more activities to report pushed up the cash spend.

Elsewhere It was pleasing to see the numbers attending the monthly Claygate village Hall talks are on the rise and other costs were marginally lower than 2022.

Finally I would like to say we all owe a special vote of thanks to Adrian Searle for conducting an examination of the accounts and to all individuals, who behind the scenes make Elmbridge U3A so successful and vibrant.

Adoption of the Financial Report for the end of year 31st December 2021

Proposed by: Christine Purdey

Seconded by: Stephen Black

Passed: nem con

6. Membership Fees for 2024

At the AGM we set the membership fee for the following year, in this case 2025.

Your committee has to look at our cash flow through to the December of the following year, so we have carefully looked at our projected receipts and payments through to December 2025.

Although we are forecasting our payments will be higher than receipts in 2024 and 2025 we have sufficient funds to hold the membership at £14 for 2025.

Proposed by: Andrew Arnold

Seconded by: Sylvia Rodway

Passed, nem con

7. Election of Committee

The following members were offering themselves for election:

Nigel Cudby	Meg James	Barry Peters
Andrew Craig	Nikki Lindsey	Gillian Adams
Mark Dowdney	David Rodway	Tony Wharton
	Philippa Allison	Peter Andrew

The Chair asked that these members be elected.

Proposed by: John Larcher

Seconded by: Noel Richardson

Passed, nem con

8. Appointment of Independent Examiner

Adrian Searle has indicated that he is happy to continue acting as Elmbridge u3a Independent Examiner for next year.

Proposed by: Christine Purdey

Seconded by: Linda Tovey

Passed, (nem con)

9. Any other business

Q. Did any members of the disbanded Spelthorne u3a join Elmbridge. A. Not known

A vote of thanks was given to the Committee for all their hard work.

The Chair closed the meeting at 1.55pm

The next AGM will take place on Wednesday 2nd April 2025

ELMBRIDGE U3A

England & Wales - Charity number 1071550

Accounts



ELMBRIDGE

Registered Charity No. 1071550

26th Annual General Meeting

1.30 Wednesday, 3 April 2024

Held at Claygate Village Hall



After the AGM Gunter Kruze will give a talk on

Living with the Brits

TWENTY SIXTH ANNUAL GENERAL MEETING **OF ELMBRIDGE U3A, WEDNESDAY APRIL 3 2024**

AGENDA

1. Apologies for absence – Chair
2. Adoption of the Minutes of the twenty fifth Annual General Meeting of Elmbridge U3A held on 5 April 2023 – Chair – **proposer and seconder**
3. Matters arising
4. Chair's Address and Adoption of the Annual Report of the Committee for the year ended 31 December 2023 -Chair – **Proposer and Seconder**
5. Adoption of the examined accounts for the year ended 31 December 2023 (see pages 8 and 9) - Treasurer – **Proposer and Seconder**
6. Membership Fees for 2025 – Treasurer – **Proposer and Seconder**
7. Election of the Committee – Chair – **Proposer and Seconder**

The members who offer themselves for election are:

David Rodway	Meg James
Andrew Craig	Nikki Lindsey
Tony Wharton	Gillian Adams
Phillipa Allison	Mark Dowdney
Nigel Cudby	Barry Peters
Peter Andrew	

8. Appointment of the Independent Examiner – Treasurer – **Proposer and Seconder**
9. AOB

ELMBRIDGE U3A
REGISTERED CHARITY NO. 1071550
TRUSTEES REPORT FOR THE YEAR TO 31 DECEMBER 2023

Legal and Administrative Information

The Trustees and their Offices, (the committee), who served throughout 2023 are as follows:

Trustee Name	Office
Nigel Cudby	Chair
David Rodway	Vice Chair and Webmaster
Meg James	Committee Secretary
Andrew Craig	Treasurer
Tony Wharton	Membership Secretary
Barry Peters	Groups Secretary
Nikki Lindsey	Speaker Secretary
Gillian Adams	Newsletter Editor
Mark Dowdney	Marketing and Public Relations
Phillipa Allison	Website Development

The registered address is:

The Sanctuary, 21 Matham Road, East Molesey, Surrey KT8 0SX

Agents and Advisers:

Bankers: National Westminster Bank plc. 73 High Street, Walton-on-Thames,
Surrey KT12 1DW

CCLA: Charity Funds, One Angel Lane, London EC4R 3AB

Independent Examiner:

Adrian Searle FCA ACMA CGMA Chartered Accountant

122 Thorkhill Road, Thames Ditton,

Surrey KT7 0UW

Structure and Governance

The governing document is a Constitution dated 26 March 1998, as amended 21 March 2003, 2 April 2014 and 4 April 2018

Management

We have had a very strong year underpinning our continued growth and expanding our offerings to our members; more groups, better communications and exciting developments. Our marketing campaign has created a greater awareness of the u3a which has consequently led to continued growth in our membership. This exceeded 1400 at the end of December 2023. In November we had another Group Leaders conference to celebrate the invaluable contribution from our amazing volunteers.

Performance and Objectives

We have begun updating our documentation to provide improved clarity for our Group Leaders and members as well as ensuring we are compliant with the emerging requirements of third party venues utilised by our members. This will continue as we transfer to our new website which will, due to its more up to date design features, present Elmbridge u3a in a much better way and be a more beneficial asset to members and the public alike.

Many new groups have been established in the last twelve months creating even more activity choices. Elmbridge Friends now numbers 180 and is increasingly delivering to its members with events, whilst three new sub-groups have been formed in the first quarter of 2024.

We have concentrated on integrating new members into our u3a with Peter Andrew taking on the role of New Members Secretary and have focused on the perennial issue of full groups with a Committee Member taking on the role to coordinate information and address issues.

Early in the year, we formed an affiliation with The Riverhouse Barn Arts Centre which led to a number of exciting and successful initiatives for patrons of both organisations.

Looking forward to 2024/25 our plans include creating more opportunities together with The Riverhouse Barn Arts Centre, identifying other potentially beneficial affiliations, getting the new website firmly established as an attractive and welcoming communications channel for members as well as the public, and improving our support documentation to meet external requirements whilst better informing our Group Leaders.

Sadly one of the two Spelthorne U3A's wound down in 2023 in part due to the inability to find members willing to participate in the organisation and committee. The Third Age Trust allocated £1500 of the residual funds to Elmbridge U3A, which appears as a donation in our Receipts and Payments Accounts. It is the intention of the committee to specifically allocate and use the sum for the future development of Elmbridge U3A.

Marketing and Public Relations

Our recruitment campaigns and promotional activities to raise awareness of Elmbridge u3a bore spectacular fruit in 2023 and our membership reached 1,400 at the end of the year – a record. We plan to carry on this work in 2024 to try and ensure a steady flow of new members who can enjoy the many and varied groups we offer. A word of thanks is due to our 98 group leaders who are all volunteers and who give up their time and often allow their homes to be used for meetings so the rest of our large membership can indulge their passion for an activity, hobby, sport, or learning something new.

To raise Elmbridge u3a's profile, we succeeded in placing a full-page article in the national Third Age Matters magazine last summer, illustrated by five photographs of members. The article described some of the outings of our very successful Adventurous Activities Group, including tree-top rope climbing and zip wires at Chessington's Go Ape adventure park, paddle-boarding on The Thames, and fast car driving at Brooklands.

Following our success in 2022 of running a recruitment stall at the West End Village show on August Bank holiday, we repeated the exercise last year. Unfortunately the day was marred by torrential rain showers, but we still managed to sign up a dozen new members. As an experiment we also started a gift certificate scheme at Christmas which members could use to gift membership to a friend or relative, but it did not attract many buyers.

Early in the year we were delighted to create an affiliation with The Riverhouse Barn Arts Centre, the aim of which is to generate greater awareness of each organisation and to increase benefits to members of both. This was realised by, amongst others, our Photography Exhibition at the Barn in the summer which attracted over 200 visitors, the joint Philosophy Café which has proved hugely successful, and discounted tickets for u3a members for specific events at the Barn.

Monthly Speaker Sessions

We have been very pleased to welcome a growing number of members to our varied programme of monthly talks at Claygate Village Hall. Where space allows, we also welcome visitors too but members will always take priority when there are capacity issues. Members are advised that to be sure of a place, early arrival is recommended. Where possible, we also record these talks for later transmission on the Elmbridge YouTube channel for members who are unable to attend on the day. This is not always possible due to intellectual copyright issues with some presentations.

The talks could not be run without the assistance of a core team of volunteers who provide both technical support and help in welcoming members on the door, arranging the seating and providing refreshments. We'd like to thank all of them for their continued assistance in making these meetings such enjoyable events and hope to welcome many more members in the year ahead.

Following many of the monthly talks, Pat Tilley has been running a Smartphone clinic offering 1:1 support on technical issues. This has been a welcomed by many members.

Membership

The member profile during 2023 was more or less back to normal. The number of new members was 234 which is above the norm, only exceeded by one earlier year. Various promotion events have been held which have added new members and such events will continue into 2024.

Regarding renewals, at the time of reporting the amount of leavers was approx 10%. Late renewals are chased up over January and beyond, so the eventual total is expected to fall a bit. Normally, approx 10% of our members do not renew due to normal life events e.g. moving, health/mobility, insufficient time to participate. The renewals to date are above 85% of the 1274 members due for renewal.

New member meetings are re-established on a bi-monthly basis in a local hall. This helps new members settle in. These meetings are well attended and aimed at encouraging new members to take an active part in joining groups and giving new members a taste of the social u3a environment. They also provide an opportunity to spot future group leaders and helpers for the future.

In Memoriam

Tom Appleton joined Elmbridge u3a in April 2006 and became a committee member and treasurer in June 2006. In 2008 he became both the Chair and treasurer and retained both roles until Andrew Craig took over as treasurer. Tom guided and grew Eu3a over the next five years until Janet Larcher took over as chair in 2013. During his time as Chair of Eu3a Tom also supported the growth of South East regional meetings of u3as and chaired these meetings. Tom was made an honorary member of Eu3a in November 2016. He was a highly respected and much loved member of our organisation.

Groups

Group Leaders are the lifeblood of our organisation. They give freely of their time, expertise, enthusiasm and, often, their homes. We are extremely grateful to all of them. Our Group Leaders represent about 7% of Elmbridge u3a. We would love to have more of you. If you think you have an interest you could share with others, do talk with our Groups Secretary or another member of the Committee about it.

Total number of groups = 118 of which 7 are associated non-u3a groups.

New groups formed = 16

Group closures = 10

Number of Group Leaders = 92 of which 18 lead 2 groups, 2 lead 3 groups and 4 lead 4 groups.

Groups by subject :

Arts & Crafts, Music

Choir, Classical Music, Eu3a Band, Flower Painting, Music and all that Jazz, Needlecraft, Photography (2) plus one associated group – Drawing & Painting. **Total = 9.**

Reading, Writing and Talking

Book Reading (7), Current Affairs, Discussion, Play Reading (2), Writing Your Life Story. **Total = 12.**

Foreign Languages

French (7), German (5), Italian (3), Spanish. **Total = 16.**

General Knowledge, Mathematics and Science

Aviation, Biography of Famous People (2), Exploring Maths, Genealogy, Geopolitics (2), History of Art, Military History, Philosophy (2). **Total = 11.**

Special Interests, Life Skills

Film Appreciation, Gardening, Plant Exchange, Rail Enthusiasts, Scoff, Travel Experience, Wine Appreciation (2). **Total = 8.**

Card, Board and other Games

Backgammon, Bridge (9) plus one associated group – Guided Play, Card Club, Chess, Mahjong, Quiz (2), Rummikub (2), Scrabble (3). **Total = 20.**

Physical Activities

Adventurous Activities, Circle Dancing, Croquet, Cycling, Folk Dancing, Golf (2), Line Dancing, Petanque/Boules (2), Pickleball (7), Table Tennis (5), Tennis, Walking (5), plus 5 associated groups – Bowls (3), Folk Dancing, Pilates. **Total = 33.**

Social Activities

Adventurous Explorers, Di's Days Out, Elmbridge Friends, Lunch Clubs (3), Social Walking (2), Theatre Trips. **Total = 9.**

TOTAL GROUPS AND ACTIVITIES = 118.

Financial Overview

General Funds

The Accounts show an excess of receipts over payments on General funds of £4,851 (2022: £324). There was significant increase in receipts of £5,739 (2022: £3,272), whereas payments only increased by £1,212 (2022: £3,536). The key points are:

- Membership income increased by £4,321 (2022: £1,602) reflecting the rise in membership and the increase in the membership fee for 2024 to £14.
- At 31 December 2023 we had received £17,076 relating to 2024 from 1220 members (2022: £12,725 from 1060 members).
- We benefitted this year from a receipt of £1,500 donation from the winding up of Spelthorne U3A.
- The increase in interest received reflects the rise in interest rates.
- Year on year there were increases in the Third Age costs of £523 (2022: £1,426). These costs are largely calculated in arrears so we can expect a significant increase in the payments to be made in 2024.
- The increase in the Elmbridge Newsletter, arises from the increase in membership numbers, postage and printing.
- The net costs of the monthly meetings reduced to £483 (2022: £855). Although attendance increased, the associated costs of the meetings were only marginally higher.
- Under the heading of Administration which includes general administration, IT and Paypal fees the costs reduced year on year. In 2022 costs included a new laptop.

Bank Balances and Membership fees

At 31 December 2023 cash and bank balances were £38,267, of which £17,076 relates to 2024 membership fees in advance.

In looking at our membership fee for 2024, we must make a projection of our receipts and payments for both 2024 and 2025 anticipating the level of future cost increases. We are advised that The Third Age Trust has kept the per head affiliation fee at £4 but that the TAM subscription has been increased to £3.80 per head. We must also anticipate a further increase in other costs, particularly those of the Newsletter.

Based on the present bank balances we currently have sufficient funds to cover 2024 and 2025 at the present membership of £14, so no increase will be proposed at the AGM.

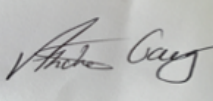
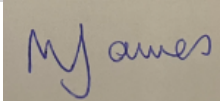
Ring-fenced activities

On the Ring-fenced activities the excess of receipts over payments of £9,349. (2022: £2,686) relates to timing differences due to the receipt of amounts in advance for future activities and trips as well as to the late invoicing of costs.

ELMBRIDGE U3A		
RECEIPTS AND PAYMENTS		
for the year ended 31 December 2023		

		2023				2022		
	Note	General	Ring-fenced group activities	Total		General	Ring-fenced group activities	Total
RECEIPTS								
Membership receipts during the year	1	20,164	-	20,164		15,843	-	15,843
Gift Aid Tax refund	2	2,955	-	2,955		2,724	-	2,724
Other income		-	-	-		-	-	-
Donations	3	1,538	-	1,538		746	-	746
Advances to assist groups: amount repaid in year	4	115	-	115		611	-	611
Miscellaneous								
Deposit account interest		578	-	578		105	-	105
Monthly meetings: income	5	1,301	-	1,301		883	-	883
		1,879	-	1,879		988	-	988
Cash collected by Ring-fenced groups	13	-	52,436	52,436		-	19,117	19,117
Total Receipts		26,651	52,436	79,087		20,912	19,117	40,029
PAYMENTS								
Third Age Trust affiliation fee		(5,028)	-	(5,028)		(4,824)	-	(4,824)
Third Age Matters		(3,282)	-	(3,282)		(3,024)	-	(3,024)
Beacon costs		(1,266)	-	(1,266)		(1,205)	-	(1,205)
Third Age Trust costs	6	(9,576)	-	(9,576)		(9,053)	-	(9,053)
Elmbridge Newsletter	7	(7,465)	-	(7,465)		(6,297)	-	(6,297)
Elmbridge U3A activities								
Group Leaders' events	8	(672)	-	(672)		(600)	-	(600)
Monthly meetings: Speakers and room hire	5	(1,784)	-	(1,784)		(1,738)	-	(1,738)
Publicity & Advertising	9	(323)	-	(323)		(309)	-	(309)
New members' meetings	10	(360)	-	(360)		(324)	-	(324)
		(3,139)	-	(3,139)		(2,971)	-	(2,971)
Administration								
General administration expenses	11	(735)	-	(735)		(692)	-	(692)
IT related costs	12	(540)	-	(540)		(825)	-	(825)
Paypal fees		(230)	-	(230)		(223)	-	(223)
		(1,505)	-	(1,505)		(1,740)	-	(1,740)
Advances to assist group activities	4	(115)	-	(115)		(527)	-	(527)
Payments on behalf of Ring-fenced groups	13	-	(43,087)	(43,087)		-	(16,431)	(16,431)
Total Payments		(21,800)	(43,087)	(64,887)		(20,588)	(16,431)	(37,019)
Excess of Receipts over Payments		4,851	9,349	14,200		324	2,686	3,010
Opening bank balances 1 January 2023		33,416	7,379	40,795		33,092	4,693	37,785
Closing bank balances 31 December 2023		38,267	16,728	54,995		33,416	7,379	40,795

The notes attached form an integral part of these accounts

ELMBRIDGE U3A										
Statement of Assets and Liabilities										
for the year at 31 December 2023										
At 31 December 2023						At 31 December 2022				
	General funds excl Advanced membership	Advanced membership (see note 1 below)	General Funds	Ring-fenced group activities	Total	General funds excl Advanced membership	Advanced membership (see note 1 below)	General funds	Ring-fenced group activities	Total
	(£)	(£)		(£)	(£)	(£)	(£)		(£)	(£)
Funds										
Balance brought forward at 1 January 2023	20,691	12,725	33,416	7,379	40,795	20,515	12,577	33,092	4,693	37,785
Excess of Receipts over Payments in the year	4,851	-	4,851	9,349	14,200	324	-	324	2,686	3,010
Change in advanced membership (note 1)	(4,351)	4,351	-	-	-	(148)	148	-	-	-
At 31 December 2023	21,191	17,076	38,267	16,728	54,995	20,691	12,725	33,416	7,379	40,795
Represented by Bank Balances										
Bank deposit account			33,377	5,500	38,877			10,856	-	10,856
Bank and PayPal accounts			4,890		4,890			22,560	-	22,560
Ring-fenced group bank accounts				11,228	11,228			-	7,379	7,379
					-					
					-					
TOTAL ASSETS			38,267	16,728	54,995			33,416	7,379	40,795
Note										
1. Advanced membership: This is the Receipts in 2023 which relate to 2024 Membership										
Signed by two trustees on behalf of all the trustees										
										
13.3.24						13.3.24				

ELMBRIDGE U3A

Notes to RECEIPTS AND PAYMENTS for the year to 31 December 2023

Accounting Policies

The accounts are prepared in accordance with the Charities Act 2011.

These accounts show both the General and Ring-fenced Group Funds of Elmbridge U3A and are prepared on a receipts and payments basis so that these include:

- a. all membership fees and other receipts,
 - b. all monies collected for Ring-Fenced activities and,
 - c. all expenses and costs
- received and paid in the year, irrespective of the period to which these relate.

The General Funds: This covers the activities carried out for general benefit of Elmbridge U3A.

Ring-fenced Group activities: all Group activities are self-funding and independent of the General Funds of Elmbridge U3A so there is no contribution to or from General Funds and all monies collected by a group activity are used by and held for the benefit of that group.

Receipts are sums paid by members towards group activities. Payments are the costs incurred by those groups in carrying out their activities, include such as admission fees, theatre tickets and coaches, equipment, hire of venues and music.

The Group activities include Di's Jaunts, Theatre trips, Elmbridge Friends, Line dancing, Pickleball and the Elmbridge U3A Choir.

Overview

Receipts exceeded payments both on General funds by £4,851 (2022: £324) and on the Ring-fenced activities by £9,349 (2022: £2,686).

Receipts and Payments: Notes

1. Membership receipts:

- Our membership year runs from 1 January to 31 December. The bulk of our membership receipts are banked in the period October to December, in advance of the start of the new membership year and so those receipts are at the rate that applies for the new year.
- The increase in membership income in the year was £4,321 to £20,164 (2022: increase £1,602). This reflects the rise in the number of members and as well as the increase of the annual subscription from £12 to £14.
- Membership received in advance as 31 December 2023 relating to 2024 was £17,076. The equivalent at 31 December 2022 was £12,725.

2. The Gift Aid: The Gift Aid is claimed in arrears based on membership receipts in the previous 12 months to 31 December.

3. Donations: In 2023 we benefitted from a distribution of £1,500 from Spelthorne U3a, which was wound up during 2023. (In 2022 there was a one-off exceptional donation of £700). We are also grateful to several members who also made donations for the benefit of Elmbridge U3A in 2023 and 2022.

4. Advances to assist groups: The General Funds, from time to time, provide short term funds to groups to facilitate their establishment or development, with the advance being repaid over an agreed period by contributions from members of those groups.

5. Monthly Meetings:

- The receipts from meetings at Claygate Village Hall were £1,301 (2022: £883). Numbers attending the monthly talks appears to be on an upward trend.
- Monthly meeting costs, which include those of the speaker and the rental of Claygate Village Hall were £1,784. (2022: £1,738).

6. Third Age Trust Costs:

- The Third Trust charges an annual affiliation fee calculated on the actual number of members as at 31 March.
- The Third Age Matters is paid in May, based on the number of copies despatched in the year to the previous February.
- The Beacon licence is also membership based.

7. Newsletter: the cost of the printing and posting the tri-annual newsletter increased to £7,465 in 2023 from £6,297 in 2022.

8. A Group leaders' event took place during the year (£672) (2022: £600).

9. Publicity and marketing spend included a successful stand at the West End summer fair.

10. Spend on new members meetings totalled £360 (2020: £324).

11. Administration costs increased marginally to £735 (2020: £692).

12. IT related costs: this covers the Dropbox subscription and Zoom licence costs. In 2022 a new PC was acquired.

Ring- fenced group activities

13. The number and scale of group activities increased in 2023. The excess of income of £9,349. (2022: £2,686) relates to timing differences due to the receipt of amounts in advance for future activities and trips as well as to the late invoicing of costs.

ELMBRIDGE U3A Independent Examiner's Report

I report on the accounts for the year ended 31 December 2023

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(2) of the Charities Act 2011 (the 2011 Act). An independent examination is required by the Charity Commission as the Receipts exceed £25,000.

It is my responsibility to:

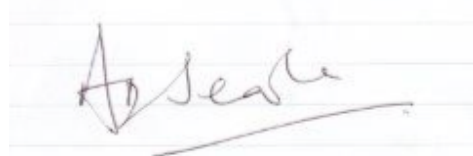
- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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: 1) 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 13th March 2024

A handwritten signature in blue ink, appearing to read 'Adrian Searle', is written over a light blue horizontal line. The signature is stylized and cursive.

Adrian Searle FCA ACMA CGMA Chartered Accountant 122 Thorkhill Road,

Thames Ditton, Surrey KT7 0UW

MINUTES OF THE 25th ANNUAL GENERAL MEETING OF ELMBRIDGE u3a

Held at CVH
1.30 Wednesday 5th April 2023

Present:

Nigel Cudby	Chair
David Rodway	Vice Chair
Andrew Craig	Treasurer
Meg James	Committee Secretary
Margaret Kyriakou	Groups Secretary
Nikki Lindsey	Speaker Secretary
Philippa Allison	Web Development
Gillian Adams	Editor
Mark Dowdney	Publicity
Peter Almond	New Members
Barry Peters	
+120 Members	

The chair introduced the Committee to the members.

1. Apologies Tony Wharton

2. Minutes

Resolved that the Minutes of the 24rd Annual General Meeting of Elmbridge U3A held on 6th April 2022 be approved and signed by the Chair.

Proposed by: Sylvia Rodway

Seconded by: Roger Day

Passed: nem con

3. Matters arising

There were no matters arising.

4. Chair's Address on behalf of the Trustees (Committee)

It is great to see so many of you here today, thank you for coming.
2022 was a good year for Elmbridge u3a.

- The year ended with our highest ever membership
- Our largest number of Groups
- Our first Group Leaders Conference since Covid
- A gradual rise in numbers attending the speaker sessions which has continued this year taking us back to pre-Covid levels
- The establishment of our Elmbridge Friends group and several other new groups
- Philippa Alison joined the committee to manage the transition to the newly proposed Website. She also sits on the TAT team developing the new system.
- We witnessed the amazing growth of Pickleball - we have the largest u3a Pickleball club and are now registered as a club with Pickleball England

- A marketing campaign which successfully promoted Elmbridge u3a
- We produced our first promotional video

None of this would have been possible without the dedication of our volunteers.

Apart from thanking my committee member colleagues for their incredible commitment to our u3a I would like to express our thanks to our technical team and our talk's team – working largely behind the scenes they really do keep the show on the road. And also to all of our members.

As we move forward our plan is to

- Focus on new member integration
- Improve the waiting list situation
- Continue to grow
- Create even more opportunities and activities
- Engender an open and more inclusive u3a

Finally, I would like to thank Margaret Kyriakou who is stepping down from the role of Groups Secretary today. Margaret is continuing as a Groups Coordinator. And David Rodway who stepped down as acting Chair at the end of last year – a role he filled on top of his myriad of other activities. David will continue as Vice Chair and Webmaster. We extend a warm welcome to Barry Peters who is taking on the Groups Secretary role.

We constantly need volunteers - call me if you want to offer your services.

Adoption of the Annual Report of the Trustees (Committee) for the year ended 31 December 2021

Proposed by: Nigel Scott

Seconded by: Rosalind Stew

Passed, nem con

5. Treasurers Address on the Examined Accounts for the year ended 31 December 2021

Good afternoon ladies and gentlemen and thank you for joining us for our AGM. Printed Copies of the Annual report and accounts to 31 December 2022 have been put out for you although these have been previously made available on line. The general funds relate to the overall activities of Elmbridge U3A for the benefit of all members. The Ring fenced are funds held on behalf of certain groups such as the theatre and jaunts and whose activities have no impact on the finances of the General fund.

Our accounts are very simple, namely cash accounting, showing the monies paid into (receipts) and the monies paid out (payments) of our bank accounts

For example money received to renew your 2023 membership before the 31st of December 2022 is included in our 2022 receipts. Similarly expenses are shown as and when paid. In other words these are not related to the period to which those income or costs relate.

As an overview our Bank accounts in the General fund increased in the year by £324 to £33,416. The Bank balance sounds a large figure but of this £12,725 relates to 2023 renewals received by 31 December 2022.

Although the bank account increased by £324, our 2022 numbers include a one off receipt of £700.

Our principal source of income is our membership fees. Membership fees received were higher in 2022 by £1,602 largely due to an increase in membership in the year.

Of our Payments, those to the Third Age Trust account for nearly 50%. These payments are outside our

control and are a function of membership numbers and the unit costs charged by the Third Age trust. In 2022 both of these increased.

For example the affiliation fee is based on the number of members as at 31 March each year. The Third Age Matters magazine is also based on the number of copies sent in the year.

The same principle applies to the Elmbridge Newsletter. Higher postage and printing charges, increased membership as well as more activities to report pushed up the cash spend.

A full programme at CVH meant higher receipts at the door, and a resumption of hire charges but lower Zoom costs.

Administration costs were higher as activities returned to normal levels.

Finally I would like to say we all owe a special vote of thanks to Adrian Searle for conducting an examination of the accounts and to all individuals, who behind the scenes make Elmbridge U3A so successful and vibrant.

Adoption of the Financial Report for the end of year 31st December 2021

Proposed by: Mark Davis

Seconded by: Christine Purdy

Passed: nem con

6. Membership Fees for 2024

At the AGM we set the membership fee for the following year, in this case 2024.

Your committee has to look at our cash flow through to the December of the following year, so we have carefully looked at our numbers to December 2024. Inflation is running at over 10%, we and the Third Age Trust are confronted with increased costs such as postage and stationery.

As a result we are forecasting our payments will be significantly higher than receipts in 2023 and 2024. . To add to this we also need to attract new members, new groups and activities so we can continue to flourish.

Taking into account the pressures we face the committee is proposing that the membership fee for 2024 is increased by £2 to £14, in order to retain our financial position. I urge you to support this.

Proposed by: Marion Putland

Seconded by: Chris Dyer

Passed, nem con

7. Election of Committee

The following members were offering themselves for election:

Nigel Cudby

Andrew Craig

Mark Dowdney

Peter Almond

Nikki Lindsey

David Rodway

Philippa Allison

Meg James

Gillian Adams

Tony Wharton

Barry Peters

The Chair asked that these members be elected.

Proposed by: David Hinton

Seconded by: Stephen Black

Passed, nem con

8. Appointment of Independent Examiner

Adrian Searle has indicated that he is happy to continue acting as Elmbridge U3A Independent Examiner for next year.

Proposed by: Sylvia Rodway

Seconded by: John Larcher

Passed, (nem con)

9. Any other business

It was suggested that a flyer could be produced advertising Elmbridge u3a which could be given by members to friends. The Chair explained that we have flyers which we will have available at future Speaker Sessions and that a "Bring a Friend" coffee morning was being arranged which would serve a similar purpose.

The Chair closed the meeting at 1.55

The next AGM will take place on Wednesday 3rd April 2024

Accounts



ELMBRIDGE

Registered Charity No. 1071550

25th Annual General Meeting

1.30 Wednesday, 5 April 2023

Held at Claygate Village Hall



After the AGM Diane Robertson-Bell will give a talk on

Médecins sans Frontières

TWENTY FIFTH ANNUAL GENERAL MEETING **OF ELMBRIDGE U3A, WEDNESDAY APRIL 5 2023**

AGENDA

1. Apologies for absence
2. Adoption of the Minutes of the twenty fourth Annual General Meeting of Elmbridge U3A held on 6 April 2022
3. Matters arising
4. Chair's Address and Adoption of the Annual Report of the Committee for the year ended 31 December 2022
5. Adoption of the examined accounts for the year ended 31 December 2022 (see pages 8 and 9)
6. Membership Fees for 2023
7. Election of the Committee

The members who offer themselves for election are:

David Rodway	Meg James
Andrew Craig	Nikki Lindsey
Tony Wharton	Gillian Adams
Phillipa Allison	Mark Dowdney
Nigel Cudby	Peter Almond

8. Appointment of the Independent Examiner
9. AOB

ELMBRIDGE U3A
REGISTERED CHARITY NO. 1071550
TRUSTEES REPORT FOR THE YEAR TO 31 DECEMBER 2022

Legal and Administrative Information

The Trustees and their Offices, (the committee), who served throughout 2022 are as follows:

Trustee Name	Office
David Rodway	Acting Chair/Administrator
Meg James	Committee Secretary
Andrew Craig	Treasurer
Tony Wharton	Membership Secretary
Margaret Kyriakou	Groups Secretary
Nikki Lindsey	Speaker Secretary
Gillian Adams	Newsletter Editor
Nigel Cudby	Marketing
Mark Dowdney	Public Relations
Phillipa Allison	Joined committee on September 14th

Post 31 Dec 2022 Peter Almond was coopted onto the committee on January 18th.

The registered address is:

The Sanctuary, 21 Matham Road, East Molesey, Surrey KT8 0SX

Agents and Advisers:

Bankers: National Westminster Bank plc. 73 High Street, Walton-on-Thames,
Surrey KT12 1DW

CCOA: Charity Funds, One Angel Lane, London EC4R 3AB

Independent Examiner:

Adrian Searle FCA ACMA CGMA Chartered Accountant

122 Thorkhill Road, Thames Ditton,

Surrey KT7 0UW

Structure and Governance

The governing document is a Constitution dated 26 March 1998, as amended 21 March 2003, 2 April 2014 and 4 April 2018

Management

As we entered 2023, we did so in a strong position. With Covid behind us and a determination to return to normal, coupled with a focused marketing campaign, we started the year with over 1300 members and 117 groups; our largest ever in both respects, yielding a positive groups-to-members ratio. At our first Group Leaders gathering since 2019, we were able to show our appreciation to our volunteers and helpers without whom we couldn't exist.

Our monthly Speaker Sessions at Claygate Village Hall have slowly attracted increased participation with the January 2023 talk back to pre-Covid levels. The 2023 programme is already in place with a splendid variety of very interesting talks in the pipe-line.

The format of our Monthly Bulletin has been revised to improve its presentation and our much appreciated Newsletter continues to maintain a high standard with many interesting articles from our community.

Performance and Objectives

2022 delivered the recovery we hoped for following Covid.

We are pleased that a number of new groups were formed during the year including; Card Making, Discussion/Current Affairs, Folk, Play Reading, Book Reading (3), Italian, Bridge, Scrabble, Golf, Pickleball (3), Elmbridge Friends, Biography of Famous People and The Adventurers.

Elmbridge Friends now has over 140 members. Whilst some activities have been successfully established e.g. Local Theatre Group, Elmbridge Friends Pub Lunches, Supper Club, Weybridge Lunch Group and Pub Jazz, it is hoped that more will be created over the next year together with a programme of social activities. We have the largest u3a Pickleball Group in the country with over 80 members; it is continuing to grow from strength to strength and is one of our most popular activities. Two more coaching programmes for beginners were scheduled for the first quarter of 2023.

Our Technical and Talks Teams together with our Webmaster team have performed incredibly well over the year - not least when all our website data was deleted by the Third Age Trust's server provider - largely working in the shadows to deliver the technical infrastructure that underpins the operation of Elmbridge u3a. During the year Phillipa Allison joined the Committee to oversee the introduction of a new website currently under development by a large team within the Third Age Trust. Successful implementation of an attractive, modern, flexible system will deliver significant improvement as a utility to our members and to both our internal and outwardly facing communications in the future.

Moving forward we will concentrate on helping new members integrate into the u3a and will implement ideas we have been developing in an attempt to minimise issues with full groups and waiting lists

We will continue our public relations and recruitment campaign through marketing within the Elmbridge community and building relationships with other organisations. We have formed a good relationship with Elmbridge Borough Council, through the Social Prescribing programme and their Community Centres, and hope to build on this as we move forward.

We look forward to 2023/24 building on our growth and opportunities for all our members

Communications and Marketing

In 2022 we filmed and created a promotional video of some of the many activities and study groups offered by Elmbridge u3a. Its aim was to provide a taster to prospective members of how they might enhance their lives by joining our organisation. The video can currently be viewed via the Elmbridge YouTube channel. Eventually, when the current re-organisation of our website is complete, the intention is to embed the video in the welcome page. Already, discussions are taking place in Communications and Marketing about the possibility of making another replacement video covering more of our activities.

The monthly email Bulletins continue to play a vital role in keeping members up to date about our study groups and other activities. Photographs are extremely helpful in this work and we urge group leaders to send in photos of their members' activities. Our regular Newsletters are also crucial to our aim of connecting and informing our membership. Important articles in the past year include the experiences of members who generously opened their homes to refugees from the war in Ukraine.

Also in the past year, considerable effort went into raising local awareness of Elmbridge u3a and the recruitment of new members. This included the manning of promotional stalls at Claygate Village Hall, Molesey Community Centre, Weybridge Library, Whiteley Village and the West End Village Show on August Bank Holiday, as well as establishing new links with Elmbridge Borough Council. We believe this work has helped us achieve our highest ever membership level.

Our Members

We truly value the loyalty of all our members and the contribution they make to Elmbridge u3a. We constantly need more voluntary support to keep the organization running smoothly and to spread the workload. The u3a is self-supporting, where we all help each other and learn from each other. Participation and volunteering are central to the ethos of the u3a and to its continued success.

We welcome Peter Almond who recently joined the Committee.

Margaret Kyriakou, Groups Secretary, retires from the post at this AGM; we thank her for her excellent contribution and also David Rodway, for his magnificent work, who stepped down as Chair at the end of 2022. David, as Vice Chair, remains on the Committee and will continue with his many other roles as we move forward.

Monthly Meetings

Members have been able to enjoy a varied programme of live talks at Claygate Village Hall throughout the year, also recorded when possible on the Elmbridge YouTube channel for members who are unable to attend on the day. We are pleased to see that the number of members attending has gradually returned to pre-Covid levels. The talks could not be run without the assistance of a core team of volunteers who provide both technical support and help in welcoming members on the door, arranging the seating and providing refreshments. We'd like to thank all of them for their continued assistance in making these meetings such enjoyable events and hope to welcome many more members in the year ahead.

Membership

The member profile during 2022 was more or less back to normal. The number of new members was 247 which is above the norm, only exceeded by one earlier year. There was a successful promotion event in the summer at which 13 new members were recruited. Such promotion events are expected to continue into 2023.

Regarding renewals, at the time of reporting the amount of leavers was approximately 15% but late renewals are chased up over January and beyond, so the eventual total is expected to fall a bit. Normally, over 10% of our members do not renew due to normal life events e.g. moving, health/mobility, insufficient time to participate. In 2022. The renewals to date total 85% of the 1233 members due for renewal.

New member meetings are re-established on a bi-monthly basis in a local hall. This helps new members settle in. These meetings are well attended and aimed at encouraging new members to take an active part in joining groups and giving new members a taste of the social u3a environment. They also have potential for identifying future group leaders and helpers.

Financial Overview

General Funds

The Accounts show a small excess of receipts over payments on General funds of £324 (2021: £588). The salient points were:

- We benefitted from additional membership income of £1,602 reflecting the increase in membership.
- At 31 December 2022 we had received £12,725 relating to 2023 from 1060 members (2021: £12,577 from 1048 members).
- We benefitted this year from exceptional Donations totalling £700.
- Year on year there were increases in the Third Age costs and the Elmbridge Newsletter, due to the increase in membership and general costs.
- The net costs of the monthly meetings fell by £352. Income increased as the meetings were in person throughout 2022 (four months in 2021), although costs were also higher.
- Higher administration costs reflect timing of costs, the opening-up post covid and higher membership.
- The group leaders meeting was re-instated following the end of covid restrictions.

Bank Balances and Membership fees

At 31 December 2022 cash and bank balances were £33,416, of which £12,725 relates to 2023 membership fees in advance. In looking at our membership fee for 2024, we must make a projection of our receipts and payments for both 2023 and 2024 and as you are aware inflation is running at over 10%. For example The Third Age Trust has increased in 2023 the per head affiliation fee to £4 and the TAM subscription has been increased to £3.65 per head. The increase in postage and other costs will increase the Newsletter costs by well over 10%.

Although we currently have funds to cover the anticipated excess of payments over receipts for both 2023 and 2024 (the shortfall will reach £4 per head in that year), without an increase in membership fees we will considerably weaken the finances of Elmbridge U3A. Accordingly the committee feel it prudent in the circumstances to recommend to the AGM an increase for 2024 from £12 to £14.

Ring-fenced activities

On the Ring-fenced activities the excess of income of £2,686. (2021: £1060) relates to timing differences, both from monies received from members in advance of trips and due to the late invoicing of costs.

Trustees and Employees

No remuneration was paid to the Trustees during the year and no staff were employed directly or indirectly. Expenses incurred on behalf of Elmbridge U3A and re-imbursed to Trustees during the year were as follows:

General Funds	£3,831
Ring-fenced groups	£5,912

Groups and other activities

Group leaders are the life blood of our organisation. They give freely of their time, expertise, enthusiasm and, often, their homes. We are extremely grateful to all of them. Our Group Leaders represent about 6% of Elmbridge u3a. We would love to have more of you. If you think you have an interest you could share with others do talk to a member of the Committee about it.

Total number of groups = 117, 5 of which are associated groups.

Group closures = 5

New groups formed = 16

Number of group Leaders = 78 of which 19 are leading more than one group and 4 groups have 2 leaders.

The Group Co-ordination Team remains the same: Groups Secretary Margaret Kyriakou and Groups Co-ordinators, Laila Eletre, Margaret Reynolds and David Rodway. They look after the groups between them. David Rodway is also responsible for the registers and records.

Groups by subject

Arts and Crafts, Music

Folk, Flower painting, Photography, Needlecraft, Jazz (2), Eu3a Band, Crafts, new Singing Group (still not active), card making, and one associated art group (Drawing and Painting) 11

Reading, Writing and Talking

Book Reading (7), Writing your Life Story (2), Discussion/current affairs (3)' Play reading (2) 14

Foreign Languages

French (6 groups), German (5 groups), Italian (3) Modern, Spanish 15

General Knowledge, Mathematics, Science

Aviation, Biography of Famous People (2), Geopolitics (2), Genealogy, History (2), Military History, Philosophy (2), Exploring Maths 12

Special Interests, Life Skills

Film Appreciation, Explorers, Gardening, Plant Exchange, Travel Experience, Wine Appreciation (2) 7

Card, Board and other Games

Bridge (10), card club, Chess, Mahjong, Rummikub, (2), Scrabble (3), Quiz 19

Physical Activities

Circle Dancing, Croquet, Cycling, Petanque (Boules) (2), Pickleball (6 groups), Table Tennis (5), Yoga, Adventurous Activities, Walking Groups (7) plus 5 associated groups (Bowls (3), Pilates, Folk Dancing) 30

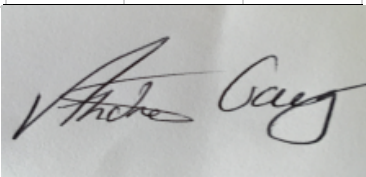
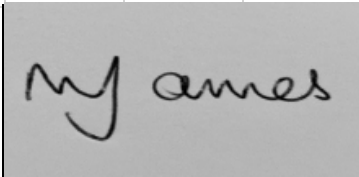
Social Activities

Social walking (3 groups), Lunch Clubs (3 groups), Theatre Trips, Di's Days Out, Elmbridge Friends 9

Total: 117

ELMBRIDGE U3A

Statement of Assets and Liabilities
for the year at 31 December 2022

	At 31 December 2022				At 31 December 2021			
	General funds	Advanced membership (see note 1 below)	Ring-fenced group activities	Total	General funds	Advanced membership (see note 1 below)	Ring-fenced group activities	Total
	(£)	(£)	(£)	(£)	(£)	(£)	(£)	(£)
Funds								
Balance brought forward at 1 January 2022	20,515	12,577	4,693	37,785	22,064	10,440	3,633	36,137
Excess of Receipts over Payments in the year	324	-	2,686	3,010	588	-	1,060	1,648
Change in advanced membership (note 1)	(148)	148	-	-	(2,137)	2,137	-	-
At 31 December 2022	20,691	12,725	7,379	40,795	20,515	12,577	4,693	37,785
Represented by Bank Balances								
Bank deposit account	10,856	-	-	10,856	10,750	-	-	10,750
Bank and PayPal accounts	9,835	12,725	-	22,560	9,765	12,577	-	22,342
Ring-fenced group bank accounts	-	-	7,379	7,379	-	-	4,693	4,693
TOTAL ASSETS	20,691	12,725	7,379	40,795	20,515	12,577	4,693	37,785
Note								
1. Advanced membership: This is the Receipts in 2022 which relate to 2023 Membership								
Signed by two trustees on behalf of all the trustees								
	8.3.2023				8.3.2023			

ELMBRIDGE U3A

Notes to RECEIPTS AND PAYMENTS for the year to 31 December 2022

Accounting Policies

The accounts are prepared in accordance with the Charities Act 2011.

These accounts show both the General and Ring-fenced Group Funds of Elmbridge U3A and are prepared on a receipts and payments basis so that these include:

- a. all membership fees and other receipts,
- b. all monies collected for Ring-Fenced activities and,
- c. all expenses and costs

received and paid in the year, irrespective of the period to which these relate.

The General Funds: This covers the activities carried out for general benefit of Elmbridge U3A.

Ring-fenced Group activities: all Group activities are self-funding and independent of the General Funds of Elmbridge U3A. There is no contribution to or from General Funds and all monies collected by a group activity are used by and held for the benefit of that group. The Group activities include Jenny's Jaunts, Theatre trips and also the Elmbridge U3A Choir.

Overview

There is a small surplus on General funds of £324 (2021: £588). On the Ring-fenced activities the excess of income of £2,686. (2021: £1,060) relates to timing differences, both monies received from members in advance of trips and late invoicing of costs

Receipts and Payments: Notes

1. Membership receipts: there was an increase in membership income in the year of £1,602 to £15,843. (2021: increase £1,661)
 - Our membership as at 31 December 2022 was 1317 (2021: 1230).
 - There was a significant increase in the number of new members compared to 2021
 - Membership received in advance at 31 December 2022 relating to 2023 was £12,725. The equivalent at 31 December 2021 was £12,577. A lower percentage of membership renewal occurred pre 31 December 2022 than in 2021.
2. The Gift Aid: The Gift Aid is claimed in arrears based on membership receipts in the previous 12 months to 31 December.
3. Donations: In 2022 we benefitted from 2 exceptional donations totalling £700. We are grateful to several members who also made donations for the benefit of Elmbridge U3A in 2022 and 2021.
4. Advances to assist groups: The General Funds, from time to time, provide short term funds to groups to facilitate their establishment or development, with the advance being repaid over an agreed period by contributions from members of those groups.

5. Monthly Meetings:

- The receipts from meetings at Claygate Village Hall were £883 (2021: £340). Face to face meetings resumed in August 2021, although initially numbers of attendees were limited. Numbers attending in 2022 have been disappointing although these now seem on an upward trend.
- Monthly meeting costs, which include those of the speaker and the rental of Claygate Village Hall were £1,738. (2021: £1,547). The higher costs were the result of resumption of the monthly rental of the Hall offset by lower Zoom costs.

6. Third Age Trust Costs:

- The Third Trust charges an annual affiliation fee calculated on the actual number of members as at 31 March. The higher charge in 2022 reflected higher membership
- The Third Age Matters is paid in May, based on the number of copies despatched in the year to the previous February.
- The Beacon licence is also membership based.

7. Newsletter: With a resumption of group activities, higher membership and increased costs, the newsletter costs increased from £4,774 in 2021 to £6,297 in 2022.

8. A Group leaders' event (£600) took place in the year, the first since before the pandemic (2021: £nil).

9. Publicity and marketing spend included a successful stand at the West End summer fair.

10. Spend on new members meetings totalled £324 (2020: £304).

11. Administration costs increased to £692 (2020: £201). The costs in 2021 were exceptionally low and part of the increase in 2022 is due to costs incurred in 2021 being paid in 2022.

12. IT related costs: this covers the Dropbox subscription and development Zoom licence costs. In 2021 a new PC was acquired.

Ring- fenced group activities

13. The Theatre group had restarted in 2021 and Elmbridge U3A Jaunts recommenced in 2022. Both groups ran several successful trips during the year. The Choir re-commenced meetings in late 2022. Payments are the costs incurred by the groups in carrying out their activities, such as admission fees, theatre tickets and coaches, hire of venues and music.

ELMBRIDGE U3A Independent Examiner's Report

I report on the accounts for the year ended 31 December 2022.

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(2) of the Charities Act 2011 (the 2011 Act). An independent examination is required by the Charity Commission as the Receipts exceed £25,000.

It is my responsibility to:

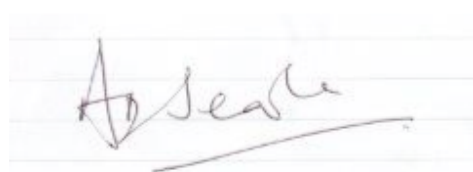
- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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: 1) 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 8 March 2023

A handwritten signature in blue ink, appearing to read 'A Searle', is written over a light blue horizontal line. The signature is stylized and cursive.

Adrian Searle FCA ACMA CGMA Chartered Accountant 122 Thorkhill Road,

Thames Ditton, Surrey KT7 0UW

MINUTES OF THE 24th ANNUAL GENERAL MEETING OF ELMBRIDGE u3a

Held at CVH

1.30 Wednesday 6th April 2022

Present:	David Rodway	Acting Chair
	Andrew Craig	Treasurer
	Meg James	Committee Secretary
	Margaret Kyriakou	
	Nikki Lindsey	
	Gillian Adams	
	Mark Dowdney	
	Nigel Cudby	

The Chair thanked all those who had come to the AGM and supported us throughout the year. He reminded the members present that the AGM allows the existing Committee to report on what happened in 2021 and to say where we stand at the start of 2022. It is also an opportunity for the members, to question it, to raise issues and concerns both about 2021 and about 2022 and beyond.

1. Apologies Tony Wharton

2. Minutes

Resolved that the Minutes of the 23rd Annual General Meeting of Elmbridge U3A held on 2nd June 2021 be approved and signed by the Chair.

Proposed by: Susan Dev

Seconded by: Sylvia Rodway

Passed: nem con

3. Matters arising

There were no matters arising.

4. Chair's Address on behalf of the Trustees (Committee)

Management

The efforts especially of our group leaders and technical team have ensured that our loyal members have not been disappointed by what we have been able to deliver. We found ways to operate effectively despite the Covid pandemic which, even now, continues to disrupt our activities. There is, understandably, still some nervousness amongst members about face-to-face meetings but they are now returning to more normal levels of engagement with our day-to-day activities. In the second half of the year, we made a special effort to welcome new members and some of them have already been helping us by introducing new activities or by stepping into the shoes of long serving stalwarts who wanted to reduce their commitments. The new Committee members have earned their spurs and are now instrumental in driving us forward. Renewals held up well as they did in 2020 but happily, unlike in 2020, recruitment in the second half of 2021 returned to pre pandemic levels. As a result of this and of careful management of our costs our financial position is strong, and we can look to the future with some confidence.

Objectives, Activities and Performance

Our committee members, group leaders and technical team gave us the means to keep things going and to take advantage of a gradual relaxation in Covid restrictions. Our group leaders made great efforts to keep in touch with their members and found ways to keep in contact with them to continue their activities. When the first lockdown was eased, we were able to restart some of our outdoor activities, including country walks and rambles, group meetings in members' gardens, and open-air tea

parties for new members. Some activities in public halls were able to resume, and, although further lockdowns soon followed, the experience showed us how to get things back on track quickly as restrictions eased. The use of Zoom, WhatsApp and other applications, and later, of mixtures of face-to-face and online working all helped.

We expect 2022 to be a year of recovery. We look forward to the time when the relaxations can be extended to all our popular activities.

Communications and Marketing

We reworked the appearance of our website and, in 2022, will continue to improve it to keep it attractive and up to date and of more immediate utility to members. The monthly email bulletins continued to keep members up to date about our study groups and other activities and the regular newsletters reflected on earlier crises, with members reporting on their wartime experiences as children. The internal Facebook group has slowly accrued members sharing stories and raising matters of interest.

With Marketing and Public Relations activities covered by two new Committee members we have increased the awareness of Elmbridge u3a and the benefits we offer, helping to attract new members after coming out of lockdown.

Monthly Meetings

Until July, monthly speaker meetings were run virtually with speakers giving illustrated talks remotely. Where possible we recorded the talks, keeping them available on the Elmbridge YouTube channel which meant that they were enjoyed by far more members than could ever have been accommodated in Claygate Village Hall. However, there is no substitute for the mutual enjoyment of gathering together and enjoying the talks live and from August we were able to restart meetings at Claygate under controlled Covid-safe measures and by regulating the audience numbers. We were slowly able to increase the audience size over the ensuing months as the restrictions were relaxed. Where possible we continue to record the talks for those members who prefer to watch from home.

Administration

Tech Team and Talks Team have provided a wide variety of support to all aspects of administration, not least to the take up of online conferencing by groups and by the Committee.

Our Members

As a Committee, we pay tribute to the loyalty of our members, but we need more of them to become more actively involved in the running of our u3a. We need more fresh faces to help us to meet the challenges of the future. There are still some important posts being filled by too few of us. We cannot repeat too often that Eu3a is a voluntary organisation, relying on the skills and commitment of its members for its success. We hope that 2022 will be the year when we are able to make better use of this potential and move forward to better times ahead.

Groups and other activities

In late 2021 we restarted Theatre Trips and now we have restarted day trips, restyled Di's Days Out. In the same way as 2020, 2021 continued to be difficult because of the COVID pandemic. We have had lockdowns, social distancing and limits on numbers meeting, both indoors and outside. Our Group Leaders have overcome these difficulties by meeting virtually via Zoom, communicating via email, snail mail and telephone, and some just waiting it out. We cannot thank the Groups Leaders enough for their

resilience and patience during this time. As restrictions have eased the majority of groups have resumed face-to-face meeting, being flexible and abiding by whatever current guidelines have been in place to ensure the safety of our members. A few of our older group leaders have taken the circumstances as an opportunity to retire and have closed their groups. We thank them for their years of service to the u3a. I am pleased to say that we have had 10 new groups forming during the year and we are always happy to welcome more.

Adoption of the Annual Report of the Trustees (Committee) for the year ended 31 December 2021

Proposed by: Jennifer Simpson

Seconded by: Joanna Rand

Passed, nem con

5. Treasurers Address on the Examined Accounts for the year ended 31 December 2021

The accounts of Elmbridge u3a for the year to 31 December 2021 are available online and I propose to focus selectively.

Good afternoon ladies and gentlemen and thank you for joining us for our AGM. The accounts of Elmbridge U3A to 31 December 2021 are available online. Printed copies are also available today. Numbers and accounts are not everyone's cup of tea so I apologise in advance as I explain the key points. Our accounts are prepared on the receipts and payments basis. Receipts are monies paid into our bank accounts and payments are monies paid out of our bank accounts. This means that 2022 renewals received before the 31st of December 2021 are included in our 2021 receipts attached. The payment of our expenses is shown as and when paid and these are not related to the period to which those costs relate.

At 31 December 2021 the bank balances of the general funds were £33,092, an increase of £588 over 2020 as receipts exceeded payments by that amount in the year to 31 December.

Of our bank balances at 31 December 2021 £12,577 relates to 2022 renewals received by 31 December 2021. The comparative 2021 renewals received in advance at 31 December 2020 was £10,440. The increase clearly reflects the benefit of the increase in membership fee from £10 to £12. This increase was proposed and accepted at the AGM a year ago, which was a time of much uncertainty as to the future. Without an increase our forecasts painted a picture of an increasing deficit of receipts over payments.

Our principal source of income is our membership fees. Although at 31 December 2021 our membership was lower than 2020, thanks to the increase in the membership fee and a very positive level of renewals for 2022 prior to 31 December 2021 there was an increase of £1,661 in membership receipts. This exceeded our expectations.

Of our payments the largest group relate to the Third Age Trust, costs of which are outside our control. Positively overall payments to the Third Age Trust were £2,078 lower than in 2021. This partly is the result of lower membership numbers but also the Third Age Trust changed the calculation basis for the affiliation fee which benefited us significantly. Previously it was based on the highest number of members in the year to March, whereas it is now the number at 31 March.

Our lower spend on the Elmbridge newsletter reflects partially lower group activities but also the lower membership.

The increase in the monthly meeting costs is due to the fact that monthly meetings were run throughout the year whereas in the previous year, 2020 we had only commenced zoom monthly meetings part way through the year.

The increase in the IT related costs is a result of the purchase of a small laptop for use by the IT team.

In 2022, like all organisations, we are faced with increased costs. For example the Third Age Trust affiliation fee is increasing. The cost of the Elmbridge newsletter is increasing, both due to rising print costs and also to postage charges.

At the AGM we set the membership fee for the following year, in this case 2023. We find ourselves in a strong position financially so we can keep the 2023 membership at £12. Finally I would like to say we all owe a special vote of thanks to Adrian Searle for conducting an examination of the accounts and to all individuals, who behind the scenes make Elmbridge U3A so successful and vibrant.

Adoption of the Financial Report for the end of year 31st December 2021

Proposed by: Mike Tripp

Seconded by: Joanna Rand

Passed: nem con

6. Membership Fees for 2023

There will be no increase in Membership Fees for 2023.

Proposed by: Susan Dev

Seconded by: Paula Day

Passed, nem con

7. Election of Committee

The following members were offering themselves for election:

Nigel Cudby

Margaret Kyriakou

Meg James

Andrew Craig

Nikki Lindsey

Gillian Adams

Mark Dowdney

David Rodway

Tony Wharton

The Chair asked that these members be elected.

Proposed by: Elaine Cowan

Seconded by: John Larcher

Passed, nem con

8. Appointment of Independent Examiner

Adrian Searle has indicated that he is happy to continue acting as Elmbridge U3A Independent Examiner for next year.

Proposed by: Jennifer Simpson

Seconded by: Susan Dev

Passed, (nem con)

9. Any other business

Questions were asked on the following:

a. A vote of thanks to the committee for their hard work was received from a member.

b. Should there be a different entrance fee for Non members to the talks at CVH

Answer : No because this is against Charity Commission ruling with regards to Gift Aid.

c. Can you give a precise definition of Ring Fenced Funding

Answer: Any group activity is Ring fenced in that each group is self-financing by members of that group There is no contribution to or from group activities other than when general funds provide short term loans for the purchase of equipment. Such loans are then fully re-imbursed to general funds over an agreed period.

General funds are used for the benefit of all members of Elmbridge U3A

The Chair closed the meeting at 2.15

The next AGM will take place on Wednesday 5th April 2023