



# **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:

<b>Trustee Name</b>	<b>Office</b>
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



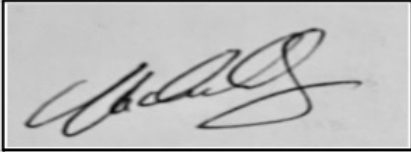

**ELMBRIDGE U3A**  
**RECEIPTS AND PAYMENTS**  
**for the year ended 31 December 2025**

**DRAFT**

	Note	2025			2024		
		General	Ring-fenced group activities	Total	General	Ring-fenced group activities	Total
<b>RECEIPTS</b>							
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
<b>Income from Memberships</b>		<b>27,909</b>	<b>-</b>	<b>27,909</b>	<b>26,187</b>	<b>-</b>	<b>26,187</b>
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
<b>Income from activities</b>		<b>1,325</b>	<b>71,329</b>	<b>72,654</b>	<b>1,521</b>	<b>53,391</b>	<b>54,912</b>
Commission received	4	1,288	-	1,288	-	-	-
Deposit account interest		1,029	-	1,029	1,263	-	1,263
<b>Other income received</b>		<b>2,317</b>	<b>-</b>	<b>2,317</b>	<b>1,263</b>	<b>-</b>	<b>1,263</b>
<b>Total Receipts</b>		<b>31,551</b>	<b>71,329</b>	<b>102,880</b>	<b>28,971</b>	<b>106,782</b>	<b>135,753</b>
<b>PAYMENTS</b>							
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)
<b>Third Age Trust costs</b>	5	<b>(12,294)</b>	<b>-</b>	<b>(12,294)</b>	<b>(11,060)</b>	<b>-</b>	<b>(11,060)</b>
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)
<b>Elmbridge U3A activities</b>		<b>(2,671)</b>	<b>(62,973)</b>	<b>(65,644)</b>	<b>(4,420)</b>	<b>(50,109)</b>	<b>(54,529)</b>
General administration expenses	9	(860)	-	(860)	(693)	-	(693)
IT related costs	10	(644)	-	(644)	(1,397)	-	(1,397)
Paypal fees		(290)	-	(290)	(267)	-	(267)
<b>Total Administration Costs</b>		<b>(1,794)</b>	<b>-</b>	<b>(1,794)</b>	<b>(2,357)</b>	<b>-</b>	<b>(2,357)</b>
<b>Total Payments</b>		<b>(28,003)</b>	<b>(62,973)</b>	<b>(90,976)</b>	<b>(26,903)</b>	<b>(50,109)</b>	<b>(77,012)</b>
<b>Excess of Receipts over Payments</b>		<b>3,548</b>	<b>8,356</b>	<b>11,904</b>	<b>2,068</b>	<b>3,282</b>	<b>5,350</b>
<b>Opening bank balances 1 January 2025</b>		<b>40,335</b>	<b>20,010</b>	<b>60,345</b>	<b>38,267</b>	<b>16,728</b>	<b>54,995</b>
<b>Closing bank balances 31 December 2025</b>		<b>43,883</b>	<b>28,366</b>	<b>72,249</b>	<b>40,335</b>	<b>20,010</b>	<b>60,345</b>

*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
	(£)	(£)		(£)	(£)	(£)	(£)		(£)	(£)
<b>Funds</b>										
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	-	-	-
<b>At 31 December 2025</b>	<b>24,471</b>	<b>19,412</b>	<b>43,883</b>	<b>28,366</b>	<b>72,249</b>	<b>22,544</b>	<b>17,791</b>	<b>40,335</b>	<b>20,010</b>	<b>60,345</b>
<b>Represented by Bank Balances</b>										
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
<b>TOTAL ASSETS</b>			<b>43,883</b>	<b>28,366</b>	<b>72,249</b>			<b>40,335</b>	<b>20,010</b>	<b>60,345</b>
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:

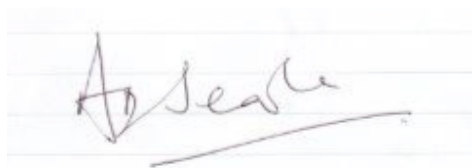
- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**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 dark 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 31<sup>st</sup> 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 1<sup>st</sup> April 2026**