

Camberley and District u3a

Registered Charity No 1086851

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the AGM of the Camberley and District U3A will be held at High Cross Church, Knoll Road, Camberley at

2.00pm on 21st October 2025

AGENDA

1. Chairman's welcome
2. Apologies
3. Minutes of previous AGM
4. Matters arising
5. Chairman's Report
6. Treasurer's Report
7. Membership Secretary's Report
8. Group Co-Ordinator's Report
9. Appointment of Examiner of Accounts
10. Election of Chair, Vice Chair, Treasurer, Business Secretary, Groups Co-Ordinator, Membership Secretary, IT Co-Ordinator, Communications Co-Ordinator
11. Motions to the AGM
12. Any other business

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	August	2024		31	July	2025

Section A Reference and administration details

Charity name

Camberley & District U3A

Other names charity is known by

Registered charity number (if any) 1086851

Charity's principal address

38 Southwell Park Road

Camberley

Surrey

Postcode

GU15 3QQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ian Stewart	Chair		All elected by Members at annual AGM
2	Cathy Callow	Vice Chair		
3	Rowland Bennett	Treasurer		
4	Phil Brown	Business Secretary		
5	Mark Zymela	Groups Co-ordinator		
6	Nigel Sage	Membership Secretary		
7	Charlotte Stewart	IT Co-ordinator		
8	Annette Cox	Communications Co-ordinator		
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected by Members at annual AGM. Trustee Committee may co-opt up to two members as trustees.

Additional governance issues (Optional information)

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

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

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Section C Objectives and activities

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

The objectives of Camberley & District U3A are:-

- 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 Camberley and its surrounding locality.
- the provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare

About 130 group activities are run each school term, variously on a weekly, fortnightly or monthly basis. In addition, coffee mornings, monthly meetings, trips out and travelogues are held.

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

On 31 July 25, there were 1779 members in Camberley & District U3A, which is an increase of 46 over the year. We continue to advertise the benefits of membership through existing channels, including our website. In addition, we are using Facebook as a means of communicating with both existing and prospective members and are publicising our activities through regular pieces in a local newsletter.

Group activities are at the heart of any U3A's activities and we continued to provide an extensive programme of different types of group activities. Most group activities took place in a hired venue, a group leader's home or, for our walking groups, in the local countryside. A small number of groups have continued to meet online as this best meets the wishes of the group leader and members. Several new groups were set up during the year covering a diverse range of activities like Backgammon, the English Legal System, Health and Wellbeing, History – Rogues, Robbers and Radicals, Music Band, Canasta, Run for Fun and Bridge - Beginners Plus.

The Travel & Tourism team ran a full and very popular programme of outings for members. These included both day trips to places like Dover Castle and Hatfield House as well as longer trips further afield to places like the Isle of Man and Hauts-de-France. The Theatre group, which started last year, has continued to arrange trips to a wide range of theatre productions.

Monthly meetings, where an external speaker gives a talk, and coffee mornings were enjoyed by members throughout the year. In addition, members also enjoyed The Members Talk, which is a new monthly series of talks by Camberley U3A members which started this year.

During the year, our first evening in-house activity – a barn dance – was held and was a great success.

Our in-house IT system continues to underpin the effective management of all of our functions. More members are also taking advantage of being able to pay fees online.

Our U3A is wholly dependent on members volunteering to take on various roles such as running a group and helping with group activities, running outings, working as a trustee or in one of the support teams looking after group activities such as timetable and venues, membership support, finance, IT support and communications. Many thanks to all volunteers for all their contributions over the past year.

Section E Financial review

Brief statement of the charity's policy on reserves

Cash funds at the end of July 2025 were £54,936.

Cash reserves, after adjusting for creditors and pre-payments at year end were £46,249. This is equivalent to approximately 43% of estimated CU3A expenditure in 2024-25, excluding expenditure related to outings.

Reserves are forecast to increase slightly during 2025-26 and at the end of July 2026 are expected to be equivalent to between 4 and 6 months' of total expenditure, excluding expenditure related to outings, in line with Trustees' policy on reserves.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

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

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

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Ian Stewart

Position (eg Secretary, Chair, etc)

Chair

Date

25 September 2025

Receipts and payments accounts

CC16a

For the period from

01 Aug 2024

To

31 Jul 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	204	-	-	204	23
Gift Aid	4,710	-	-	4,710	4,558
Group Attendance Fees	66,264	-	-	66,264	58,657
Other group income	755	-	-	755	461
Other Income	5,435	-	-	5,435	2,721
Outings & Events	36,293	-	-	36,293	52,790
Subscriptions	27,320	-	-	27,320	26,826
TAM mailing	627	-	-	627	532
Sub total	141,608	-	-	141,608	146,568
A2 Asset and investment sales					
NONE	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	141,608	-	-	141,608	146,568
A3 Payments					
Administration	5,250	-	-	5,250	5,654
Group Expenses	1,652	-	-	1,652	1,689
Monthly and General Meetings	1,435	-	-	1,435	1,205
Room Hire	85,653	-	-	85,653	76,632
Third Age Trust	8,019	-	-	8,019	6,592
Outings	36,777	-	-	36,777	46,853
	-	-	-	-	-
Sub total	138,786	-	-	138,786	138,625
A4 Asset and investment purchases					
Equipment	1,616	-	-	1,616	449
Key Deposit	-	-	-	-	-
Sub total	1,616	-	-	1,616	449
Total payments	140,402	-	-	140,402	139,074
Net of receipts/(payments)	1,206	-	-	1,206	7,494
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	53,730	-	-	53,730	46,236
Cash funds this year end	54,936	-	-	54,936	53,730

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Deposit Accounts	41,356	-	-
	Bank Current Accounts	13,457	-	-
	Petty Cash	123	-	-
	Total cash funds	54,936	-	-



	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	NONE	-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	NONE		-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Audio / Video Equipment	Unrestricted		
	IT / Computing	Unrestricted		
	Other	Unrestricted		

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Estimated Sundry Creditors at Year-end (Venue Hire)	Unrestricted	3,500	30 days
	Estimated Sundry Creditors at Year-end (Outings)	Unrestricted	4,979	30 days
	Pre-payment of membership fees	Unrestricted	208	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	IAN STEWART CHAIRMAN	11.9.25
	ROWLAND BENNETT TREASURER	11/09/25

I have examined the above accounts in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express a view as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

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 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

	DENNIS CANTWELL FCCA INDEPENDENT EXAMINER	18/9/25
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Details of any funds materially in deficit

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Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Ian Stewart

Full name(s)

Ian Stewart

Position (eg Secretary, Chair, etc)

Chair

Date

25 September 2025

Receipts and payments accounts

CC16a

For the period from

01 Aug 2024

To

31 Jul 2025

Section A Receipts and payments

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Signature	Print Name	Date of approval
	IAN STEWART CHAIRMAN	11.9.25
	ROWLAND BENNETT TREASURER	11/09/25

I have examined the above accounts in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express a view as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

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 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

	DENNIS CANTWELL FCCA INDEPENDENT EXAMINER	18/9/25
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Registered Charity No 1086851

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- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Ian Stewart

Full name(s)

Ian Stewart

Position (eg Secretary, Chair, etc)

Chair

Date

25 September 2025

Receipts and payments accounts

CC16a

For the period from

01 Aug 2024

To

31 Jul 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	204	-	-	204	23
Gift Aid	4,710	-	-	4,710	4,558
Group Attendance Fees	66,264	-	-	66,264	58,657
Other group income	755	-	-	755	461
Other Income	5,435	-	-	5,435	2,721
Outings & Events	36,293	-	-	36,293	52,790
Subscriptions	27,320	-	-	27,320	26,826
TAM mailing	627	-	-	627	532
Sub total	141,608	-	-	141,608	146,568
A2 Asset and investment sales					
NONE	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	141,608	-	-	141,608	146,568
A3 Payments					
Administration	5,250	-	-	5,250	5,654
Group Expenses	1,652	-	-	1,652	1,689
Monthly and General Meetings	1,435	-	-	1,435	1,205
Room Hire	85,653	-	-	85,653	76,632
Third Age Trust	8,019	-	-	8,019	6,592
Outings	36,777	-	-	36,777	46,853
	-	-	-	-	-
Sub total	138,786	-	-	138,786	138,625
A4 Asset and investment purchases					
Equipment	1,616	-	-	1,616	449
Key Deposit	-	-	-	-	-
Sub total	1,616	-	-	1,616	449
Total payments	140,402	-	-	140,402	139,074
Net of receipts/(payments)	1,206	-	-	1,206	7,494
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	53,730	-	-	53,730	46,236
Cash funds this year end	54,936	-	-	54,936	53,730

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Deposit Accounts	41,356	-	-
	Bank Current Accounts	13,457	-	-
	Petty Cash	123	-	-
	Total cash funds	54,936	-	-



	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	NONE	-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	NONE		-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Audio / Video Equipment	Unrestricted		
	IT / Computing	Unrestricted		
	Other	Unrestricted		

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Estimated Sundry Creditors at Year-end (Venue Hire)	Unrestricted	3,500	30 days
	Estimated Sundry Creditors at Year-end (Outings)	Unrestricted	4,979	30 days
	Pre-payment of membership fees	Unrestricted	208	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	IAN STEWART CHAIRMAN	11.9.25
	ROWLAND BENNETT TREASURER	11/09/25

I have examined the above accounts in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express a view as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

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 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

	DENNIS CANTWELL FCCA INDEPENDENT EXAMINER	18/9/25
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