

# MONMOUTH U3A

England & Wales · Charity number 1090124

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2002-01-17

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

## Contact

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**Address** 11 Lancaster Way  
Osbaston  
Monmouth  
Gwent  
NP25 3BE

**Phone** ++

**Email** [MONMOUTHU3A@GMAIL.COM](mailto:MONMOUTHU3A@GMAIL.COM)

**Website** [www.monmouthu3a.com](http://www.monmouthu3a.com)

## Activities

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**Objects:** 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.

**Activities:** Educational Activities

## Classification

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- **How:** Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage
- **Who:** Elderly/old People

## Geography

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- **Area of benefit:** MONMOUTH AND ITS SURROUNDING LOCALITY.
- Monmouthshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£53,642	£53,703	-	-
2024-06-30	£8,337	£7,436	-	-
2023-06-30	£6,194	£6,934	-	-
2022-06-30	£5,261	£7,537	-	-
2021-06-30	£6,870	£4,635	-	-
2020-06-30	£19,227	£19,417	-	-

## Trustees

Name	Role	Appointed
<b>Professor Averil Mary Macdonald</b>	Chair	2022-10-18
Aidan Llewellyn Hodgson		2024-10-15
David Milledge		2024-06-18
Frank Andrew Birch		2023-04-24
Janet Louise McLagan		2025-09-10
Joanna Mary Handley		2024-07-16
Linda Wright		2024-10-15
Monica Christina Lofgren		2024-10-15
Neil Andrew Hines		2024-12-17
Philip Chadwick		2024-07-25
Philip Hewitt		2025-10-21

**MONMOUTH U3A**

England & Wales - Charity number 1090124

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# Accounts

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# Trustees' Annual Report for the period

		Period start date			Period end date		
<b>From</b>	<b>01</b>	<b>07</b>	<b>2024</b>	<b>To</b>	<b>30</b>	<b>06</b>	<b>2025</b>

## Section A Reference and administration details

**Charity name** Monmouth u3a

**Other names charity is known by** Not applicable

**Registered charity number (if any)** 1090124

**Charity's principal address**  
 11, Lancaster Way, Osbaston,  
 Monmouth  
 Gwent  
**Postcode** NP25 3BE

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for entire year	Name of person (or body) entitled to appoint trustee (if any)
1	Professor Averil Mary MacDonald	Chair.		Monmouth u3a AGM.
2	Frank Andrew Birch	Secretary.		Monmouth u3a AGM.
3	Neil Andrew Hines	Treasurer.	Trustee from 17/12/2024; Treasurer from 21/10/2025.	Monmouth u3a Executive Committee; Monmouth u3a AGM.
4	Philip Chadwick	Treasurer.	Treasurer from 15/10/2024 to 21/10/2025, Trustee from 21/10/2025.	Monmouth u3a AGM.
5	Joanna Mary Handley			Monmouth u3a AGM.
6	Philip Hewitt		From 21/10/2025.	Monmouth u3a AGM.
7	Aidan Llewellyn Hodgson			Monmouth u3a AGM.
8	Monica Christina Lofgren			Monmouth u3a AGM.
9	Janet Louise McLagan		From 10/09/2025	Monmouth u3a Executive Committee, Monmouth u3a AGM.
10	David Milledge			Monmouth u3a AGM.
11	Linda Wright			Monmouth u3a AGM.
12	Sheila Woodward		Until 21/10/2025.	Monmouth u3a AGM.
13	Sheila Rowland		Until 17/12/2024.	Monmouth u3a AGM.
14	Susan Cobourne	Treasurer.	Until 15/10/2024.	Monmouth u3a AGM.

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for entire year
None	N/A

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None	N/A	N/A

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

Not Applicable
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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 of Monmouth u3a originally adopted on 18 <sup>th</sup> October 2022 with minor modifications on 15 <sup>th</sup> October 2024. (Available at <a href="http://monmouthu3a.com/administration/governance">monmouthu3a.com/administration/governance</a> ).
How the charity is constituted (eg. trust, association, company)	Unincorporated Association.
Trustee selection methods (eg. appointed by, elected by)	Elected by members at AGM – all trustees are subject to re - election every year. Appointment by the Executive Committee. Co - option by the Executive Committee.

**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.

<p>.....</p>
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**Section C Objectives and activities**

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

**Objectives:**  
 The charity’s object (‘the object’) is the advancement of education, and in particular the education of older people and those retired from full time work, by all means including associated activities conducive to learning and personal development in Monmouth and the surrounding area.

**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)**

**Activities undertaken for Public Benefit:**

Monmouth u3a focuses on people who are no longer in full time employment with opportunities covering:

- Education/Training
- Arts/Culture
- Sport/Recreation
- Social activity

**Governance:**

The committee provides governance and oversees the provision of events and activities for members including:

- Monthly New Members' Meetings,
- Monthly Members' Events,
- Monday Coffee and Chat sessions, held weekly,
- Thirsty Thursday Pub Club held monthly,
- Summer Social Party,
- Christmas Tea Party,
- Over eighty special interest/activity groups.

**Activity Groups:**

In addition to the 80+ regular (monthly/weekly) Activity Groups, other groups offer ad hoc trips to the theatre, classical concerts, and various historical and artistic venues.

All groups are self-funding. Due to our healthy financial position, the cost for members joining this year remained at £12.00 per annum.

Details at [Monmouth u3a](#)

**Communication with members to counter loneliness:**

Members are kept informed via a weekly email and quarterly magazine as well as via the website noted above. The importance of communication is to counter social exclusion and loneliness which is particularly prevalent in older people.

**Public Benefit:**

Monmouth u3a is welcoming and inclusive to anybody within the criteria set out in our constitution. There are no qualifications needed and we endeavour to keep the membership fee as low as possible,

**Statutory Declaration of Trustees**

**The trustees aim to ensure that all our charity does contributes to achieving the aims and purposes for which it was set up.**

**Additional details of objectives and activities (Optional information)**

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

- policy on grant making.
- policy programme related investment.
- contribution made by volunteers.

**Policy on Grant Making:**

Monmouth u3a does not make grants.

**Contribution made by Volunteers:**

The trustees rely on our excellent group convenors and other volunteers for their contribution to the success of our u3a.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

#### **Growth**

Monmouth u3a has grown significantly over the past two years from fewer than five hundred members to over nine hundred as at 30/06/2025. The number of activity/special interest groups has grown from forty to over eighty.

#### **Engaging New Members**

Our Marketing and Development Plan has led to a static advert in the local cinema and the publication of our Prospectus, of which three thousand copies were printed. This is not available on-line and is distributed via the various venues used by Monmouth u3a.

#### **Extending the Offer**

We have expanded our offer to include a range of trips abroad, including to Morocco, Romania and Italy with trips planned for Georgia and Macedonia.

Our 'Scratch Bands' initiative has spawned five different bands. On the back of this our Chair has initiated 'Monstock' a free, pop-up music festival taking place across the town on one Saturday afternoon with five bands plus two other u3a music groups performing, in order to raise money for their chosen charities.

#### **Contribution to the Wider u3a Movement**

Monmouth u3a has been proactive in maintaining activity within the South Wales Network of u3as, via our Zoom meetings. The Chair continues to work within the national u3a network and is an active member of the Chair's Forum where four hundred u3as discuss issues and share best practice.

We continue as members of GAVO (Gwent Association of Voluntary Organisations) and became members of the Monmouthshire County Council (MCC) Volunteer Organisations group. We are an MCC stakeholder.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

To keep £8,000.00 (Eight thousand pounds) in reserves. This equates to twelve months of operational costs to meet any unforeseen expenditure that may occur. Also to have reserves to meet costs if the u3a was to cease to keep operating.

No funds are materially in deficit.

## Further financial review details (Optional information)

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

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

### Unrestricted Funds:

Membership fees during the year have accounted for 89% of the income. Our major item of expenditure (35% during the year) has been payments to the Third Age Trust for annual membership fees and use of the Beacon membership and financial management system. Expenditure on new members and members events was 30% of expenditure, whilst advertising and publicity expenditure to attract new members was 16% of expenditure.

### Designated Funds:

The main source of incoming funds is receipts from members to participate in individual group activities and outing participant fees. Apart from the funding of new group taster session costs all groups are self-financing.

Expenditure on the individual group activities is predominantly on speakers, tutors, and venue hire. Outing expenditure is on coach hire and driver's tips and entrance fees and tickets relating to the events and shows attended.


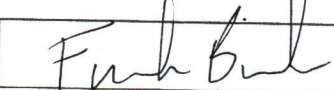
## Section F Other optional information

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## Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Professor Averil Mary MacDonald	Frank Andrew Birch
Position (eg Secretary, Chair, etc)	Chair	Secretary

Date 28/04/2026

**Monmouth u3a**

**Charity Reg. No. 1090124**

**Report and Financial Statements**

**Year Ending 30<sup>th</sup> June 2025**

**Independent Examiners Report to the Trustees of Monmouth u3a.**

**Registered Charity Number: 1090124**

I report to the trustees on my examination of the accounts of Monmouth U3A ('the Trust') for the year ended 30th June 2025.

**Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

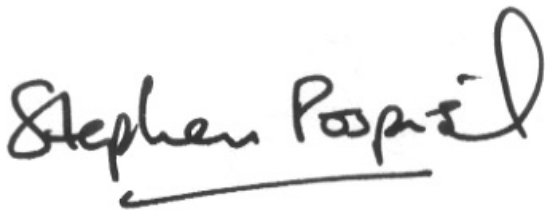
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink that reads "Stephen Pospisil". The signature is written in a cursive style and is underlined with a single horizontal line.

Name: Stephen Pospisil

Date: 28th April 2026

Relevant professional qualification: Chartered Accountant

20 St James Street

Monmouth

NP25 3DL

Statement of Financial Activities for the year ended 30<sup>th</sup> June 2025

	Unrestricted Funds £	Designated Funds Activity Groups £	Total Funds £	Prior Year Funds £
<b>Income</b>				
Donations and Legacies	132		132	68
Subscriptions	10,530		10,530	6,900
Sponsorship Income	160		160	0
Charitable Activities	0	41,733	41,733	38,106
HMRC Gift Aid	0		0	1,217
Meetings Income	812		812	0
Investment Income and Interest Received	214	61	275	181
<b>Total</b>	<b>11,848</b>	<b>41,794</b>	<b>53,642</b>	<b>46,472</b>
<b>Less: - Expenditure on</b>				
Third Age Trust	4,299		4,299	3,167
Administrative Expenses	686		686	1,865
Speakers, Tutors, and Room Hire	2,162	24,439	26,601	20,972
Meetings Costs	1,491	1,215	2,706	1,136
Coach Hire and Drivers Tips	0	7,009	7,009	5,615
Entrance Fees and Tickets	0	8,912	8,912	5,732
Equipment Purchases	1,085		1,085	0
Advertising and Publicity	1,920		1,920	1,167
Other	485		485	57
<b>Total</b>	<b>12,128</b>	<b>41,575</b>	<b>53,703</b>	<b>39,711</b>
Net Income/(Expenditure)	<b>-280</b>	219	<b>-61</b>	6,761
Net income/Expenditure after tax before investment gains	<b>-280</b>	219	<b>-61</b>	6,761
Net gains on investments	140	0	140	211
Net movement in funds	<b>-140</b>	219	79	6,972
<b>Reconciliation of funds</b>				
Total funds brought forward	10,819	13,172	23,991	17,019
<b>Total funds carried forward</b>	<b>10,679</b>	<b>13,391</b>	<b>24,070</b>	<b>23,991</b>

**Monmouth u3a**

**Charity Reg. No. 1090124**

**Balance Sheet as at 30<sup>th</sup> June 2025**

	Unrestricted Funds	Designated Funds Activity Groups	Total Funds	Prior Year Funds
	£	£	£	£
Fixed Assets	0	0	0	0
Investments	0	0	0	0
<b>Total Fixed Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Current Assets				
Debtors	0	0	0	1,217
Investments	4,436	0	4,436	4,296
Bank	6,243	13,391	19,634	18,478
<b>Total current Assets</b>	<b>10,679</b>	<b>13,391</b>	<b>24,070</b>	<b>23,991</b>
Creditors: amounts falling due within one year	0	0	0	0
<b>Net Current assets /(liabilities)</b>	<b>10,679</b>	<b>13,391</b>	<b>24,070</b>	<b>23,991</b>
<b>Total net assets/(liabilities)</b>	<b>10,679</b>	<b>13,391</b>	<b>24,070</b>	<b>23,991</b>
Funds of the Charity				
Unrestricted Funds	10,679	0	10,679	10,819
Designated Funds: Activity Groups	0	13,391	13,391	13,172
<b>Total Funds</b>	<b>10,679</b>	<b>13,391</b>	<b>24,070</b>	<b>23,991</b>

## Monmouth u3a

### Notes to the accounts for the year ended 30<sup>th</sup> June 2025

#### 1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows: -

a) Basis of preparation

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

b) Preparation of the accounts on a going concern basis

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the Trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the u3a's members is not recognised in the financial statements. Further information regarding their contribution is included in the Trustees Annual Report.

On receipt, donated professional services and donated facilities are recognised on the basis on the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Trust's work or for specific activities and projects being undertaken by the Trust.

#### 2. Treatment of Income from Activity Groups

The income collected from the various activity groups while given with the intention of defraying the costs of that activity are not considered to be given with a specific restriction that the money received shall only be for the exclusive benefit of that group but for the benefit of the Charity's general operations.

For this reason, they have not been treated as restricted funds but are treated by the charity as designated for the purpose of that activity.

#### 3. Reserves Policy

The Trustees consider that a suitable level of reserves would be one year's outgoings of the main committee other than activities which are variable of £6,000.00 plus a contingency of £2,000.00.

## Monmouth u3a

Notes to the accounts for the year ended 30<sup>th</sup> June 2025

### Analysis of Charitable Activities - Designated Funds

Activities by Group	Opening value	Income		Expenditure	Transfers	Closing value
		Activities	Interest			
Astronomy	169.00	409.00		-318.50		259.50
Badminton	160.50	1,530.00		-1,416.75		273.75
Border Country Book Club	18.00	0.00		-18.00		0.00
Bridge Players	67.90	0.00		0.00	-67.90	0.00
Classical Concert Trips	0.00	3,310.00		-3,254.95	597.25	652.30
Country dancing	178.48	415.00		-331.00		262.48
Creative fun with Fabric	262.64	635.00		-522.67		374.97
Critical thinking	0.50	156.00		-150.00		6.50
Drawing for the Terrified.	69.50	0.00		-37.00		32.50
Family History	399.65	419.00		-402.12		416.53
Film Club	88.80	761.00		-647.25		202.55
Gardens Group - u3a	21.00	194.50		-215.50		0.00
Geology	12.50	396.75		-396.75		12.50
German	156.00	3,320.00		-3,090.76		385.24
Gig Goers	0.00	0.00		-25.50	25.50	0.00
Italian	82.50	0.00		-45.00	-37.50	0.00
Local Social	0.00	40.00		-40.00		0.00
Philosophy	0.00	1,135.00		-797.50		337.50
Photography	60.00	428.00		-360.00		128.00
Pickleball	944.26	4,345.00		-3,402.49		1,886.77
Pilates	0.00	149.50		-135.00		14.50
Science & Technology	869.70	782.50		-755.04		897.16
Spanish Intermediate	0.00	40.00		-48.00		-8.00
Strength 1 & 2	976.00	3,764.20		-4,102.00		638.20
Table Tennis	8.00	873.00		-668.60		212.40
Tai Chi	64.00	0.00		0.00	-64.00	0.00
u3 Band	0.00	933.00		-582.20		350.80
Ukulele	398.07	975.00		-1,056.30		316.77
Visiting Gardens	256.00	226.50		-482.50		0.00
Walking Netball	0.00	11.00		0.00		11.00
Welsh Beginners	24.00	20.00		-68.00	24.00	0.00
Wine Appreciation	0.00	553.00		-490.20		62.80
Yoga 1 - Wednesdays	535.43	2,202.00		-2,422.50		314.93
Yoga 3 - Chair Based 1	843.40	2,132.00		-2,007.00		968.40
Yoga 4 - Chair Based 2	69.50	65.00		-17.00		117.50
Yoga 2 - Thursdays	575.32	1,512.50		-2,065.50		22.32
ZX- Theatre Group	2,205.65	0.00		0.00	-2,205.65	0.00
ZXX - Social Outings	1,997.25	0.00		0.00	-1,997.25	0.00
ZXX - Belly Dance	10.00	-10.00		0.00		0.00
ZXX - Hendre	0.00	1,830.00		-1,830.00		0.00
ZZ - New Groups Reserves	398.98	0.00	60.69	0.00	119.90	579.57
ZZ - Social Activities	0.00	1,929.10		-1,745.70	1,400.00	1,583.40
ZZ - Theatre Trips	0.00	4,461.15		-4,687.85	2,205.65	1,978.95
ZZ - Trips Abroad	1,250.00	1,790.00		-2,940.00		100.00
	13,172.53	41,733.70	60.69	-41,575.13	0.00	13,391.79



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Monmouth U3A

**On accounts for the year  
ended**

30<sup>th</sup> June 2025

**Charity no  
(if any)**

1090124

**Set out on pages**

2 to 5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2025

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*Stephen Pospisil*

**Date:**

28<sup>th</sup> April 2026

**Name:**

Stephen Pospisil

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

Chartered Accountant

**Address:**

20 St James Street

Monmouth

NP25 3DL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

