

# RAYLEIGH UNIVERSITY OF THE THIRD AGE (U3A)

England & Wales · Charity number 1134068

## Details

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**Other names** RAYLEIGH U3A

**Status** Registered

**Legal form** Other

**Registered** 2010-02-04

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

## Contact

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**Address** 11A The Chase  
Rayleigh  
Essex  
SS6 8QL

**Phone** 01268 770324

**Email** [admin@rayleighu3a.co.uk](mailto:admin@rayleighu3a.co.uk)

**Website** <http://www.rayleighu3a.org.uk/>

## 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:** Rayleigh U3A encourages men and women who are retired or semi-retired to pursue their interest in a wide range of educational subjects and leisure activities and can also use their own skills, knowledge and expertise to help fellow members by starting an interest group. Group activity meetings are mostly held during the daytime in members' homes.

## Classification

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

## Geography

- Area of benefit: RAYLEIGH
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£29,766	£28,693	-	-
2024-12-31	£29,430	£25,807	-	-
2023-12-31	£33,640	£31,886	-	-
2022-12-31	£29,752	£26,980	-	-
2021-12-31	£20,547	£24,665	-	-
2020-12-31	£20,132	£16,692	-	-

## Trustees

Name	Role	Appointed
Amanda Jane Lowe		2024-05-01
Anita Waite		2025-05-07
Ann Laura Jolly		2025-05-07
Barbara Ann Whitehead		2026-05-06
Colin Richard Page		2026-05-08
DEBORAH JANE BAMBER		2023-05-03
Elizabeth Hawthorn		2025-05-07
Juli Fowles		2022-10-12
Kevin Bailey		2025-05-07
Raymond Alexander Osborne		2025-05-07
Shirley Page		2026-05-08
Stuart Evans		2023-05-03

**RAYLEIGH UNIVERSITY OF THE THIRD AGE (U3A)**

England & Wales - Charity number 1134068

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# Accounts

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# Trustees Annual Report

Report for the period 1<sup>st</sup> January 2025 to 31<sup>st</sup> December 2025

## Section A -Reference and Admission Details

Charity Name	Rayleigh University of the Third Age
Other Names Charity is known by	Rayleigh u3a
Registered Charity Number	1134068
Charity's Principal Address	c/o the Secretary, Jane Reeve 11A The Chase Rayleigh Essex SS6 8QL

## Names of the Trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Ray Osborne	Chairman	07/05/25 to Date
2	Anita Waite	Treasurer	07/05/25 to Date
3	Jane Reeve	Secretary	04/05/22 to Date
4	Debbie Bamber	Membership Secretary	03/05/23 to Date
		Vice-Chairman	07/05/25 to Date
5	Paul Reeve		04/05/22 to Date
6	Julie Fowles		03/05/23 to Date
7	Stuart Evans		03/05/23 to Date
8	Elizabeth Hawthorn		07/05/25 to Date
9	Amanda Lowe		01/05/24 to Date
10	Ann Jolly		07/05/25 to Date
11	Kevin Bailey		07/05/25 to Date
12	Valerie Foley		12/09/20 to 07/05/25
13	Ray Lowe	Chairman	May 2021 to 07/05/25
14	Gillian Cann	Treasurer	04/05/22 to 07/05/25

## Section B – Structure, Governance and Management

### Description of the charity's trusts

Type of governing document	Rayleigh u3a is governed by our Constitution which was formally adopted on 1st February 2008. It was amended on 6/2/09, 6/4/17, 5/10/17, 3/5/18 and 3/11/21.
How the charity is constituted	A member of the Third Age Trust as an Unincorporated Association.
Trustee selection methods	Elected by the membership at the Annual General Meeting. Two new Trustees can also be co-opted between AGM's if required, and then stand for election at the next AGM.

### Additional governance issues (Optional information)

The charity is a member of the Third Age Trust which provides additional help, information and advice. The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.

Rayleigh u3a, like other u3as, is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the guiding principles of the u3a movement (to be found on the Trust's website [www.u3a.org.uk](http://www.u3a.org.uk) )

The Trustees have considered risks and take professional advice as appropriate. We have adequate insurance cover through our national body. We do not employ staff, hold leases or property.

No payments are made to members for services rendered to any u3a. Each u3a is self-funded with membership subscriptions and costs kept as low as possible. This is particularly important given the sector of the public we serve who are no longer in full-time employment.

Rayleigh u3a is a member of the East of England Association of u3a's which is set up to exchange good practice and coordinate regional events

## Section C – Objects and Activities

### Summary of the objects of the Charity as set in its governing document

The Objects of Rayleigh u3a are: -

The advancement of education and in particular, the education of older people and those who are retired from full-time work, in varied ways including activities conducive to learning and personal development.

The Trustees have regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.

- We held our AGM in May 2025, all paperwork was emailed or posted to all members in advance.
- Accounts were filed as income was above £25K.
- The Committee of the Trustees met in person on 10th January, 12<sup>th</sup> February 14<sup>th</sup> March, 11th April, 9<sup>th</sup> May, 13<sup>th</sup> June, 1st September, 10th October and 14th November 2025
- Membership of a u3a is open to all in their third age, which is defined not by age but by a period in life in which full time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees and members do all they can to ensure that people wanting to join the u3a can do so.
- We provide a Newsletter to our members on a regular basis along with access to our dedicated Rayleigh u3a website, which has contact details for the Officers and Committee.

We hold monthly meetings open to all members (except for August and December) with a variety of speakers.

Summary of the main activities undertaken for the public benefit in relation to these objects

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

Members form interest groups covering as wide a range of topics and interests as are desired. Members organise their own activities and offer their skills, knowledge and experience for the benefit of fellow members. There are 53 active groups at present which is an increase of 6 groups since last report and a list of these, together with contact details, is available on our website. We are constantly trying to set up new groups and some groups cease over time as members move on.

The Groups' Coordinator, who is a trustee, keeps a record of unfulfilled requests for specific groups and helps to facilitate the setting up of new groups. Advice is given on venues, and the setting up of a new group. Each group has a Group Leader who liaises with the Groups Coordinator.

We continue to use a u3a backed database called Beacon, which enables the Trustees to be able to work with their data in a more secure environment.

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

We particularly value the fact that all our members, who give of their time and expertise in different capacities, are all volunteers. Members are more than willing to help their fellow members if they are in need of assistance.

## **Section D – Achievements and Performance**

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

Our main achievements this year have been to run our monthly meetings, run groups and added additional interest groups, run educational events and to have attracted more new members.

We hold our main monthly meetings in Rayleigh Mill Hall. This venue allows us to welcome more members.

This year the annual cost of membership was maintained at £20 and we have been able to hold meetings and social events as normal during 2025. Our membership fee allows members to access groups, and includes the following:

- 1: A full and varied programme of monthly meetings, which are detailed on both the newsletter and the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access and amplification for those hard of hearing. We held main members meetings in every month apart from August and December.
- 2: A newsletter, published every 2/3 months, continues to be sent to all members by e-mail or post. This helps keep members informed and is particularly beneficial to those without easy internet access.
3. This year we have held New Members meetings which is a specific group for new members. The aim of this is to ensure new members are fully orientated to the u3a and their attendance and involvement is encouraged. The New Members group leader, Membership Secretary and Groups Coordinator work closely together to ensure our new members feel welcomed and are able to join interest groups or form new interest groups as required
4. We held regular Talks for All educational events and visits during the year which have been well attended. There is a nominal cost for members to cover expenses.
5. Social Events are also available to all members on a cost basis – these have included quizzes, outings and visits.

6. Membership also includes subscription to the national u3a publication “Third Age Matters”

## **Section E - Financial Overview**

### **Brief Statement on the Charity’s Policy on Reserves**

The Charity Commission recommends maintaining a level of reserves to fund 12 months core expenditure, to cover fluctuations in receipts or payments. The Trustees accept this advice, albeit our financial commitments only extend to six months in advance for hall bookings. We have met the requirement for reserves in 2025.

The Rayleigh u3a accounts have been submitted to the Charity Commission as required and can be viewed via the Charity Commission website.

## **Section F – other optional information**

### Challenges and Opportunities

The biggest challenge facing Rayleigh u3a is that it is increasingly hard to find people willing to take on Committee (Trustee) roles. There is a fear that if Rayleigh u3a is unable to recruit people to key Trustee roles the Charity may not be sustainable going forward.

### Looking Forward

Our priorities for 2026/27 include strengthening the charity management by recruiting new Trustees, particularly the secretary role.

### Acknowledgements

We thank our staff, trustees, volunteers, and partners for their dedication and commitment throughout the year. Their efforts have been instrumental in advancing the Rayleigh u3as’s objectives and supporting the wider u3a community.

### Contact Information

For further information about this report or the Charity Commission’s activities, please visit our website [Rayleighu3a.co.uk](http://Rayleighu3a.co.uk)

## Section G – Declaration

The Trustees declare that they have approved the trustees report above  
Signed on behalf of the charity's trustees: -

Signature(s)	Ray Osborne	Jane Reeve	
Full Names	Ray Osborne	Jane Reeve	
Position	Chairman	Secretary	
Date	8 <sup>th</sup> May 2026	8 <sup>th</sup> May 2026	

**RAYLEIGH U3a FINANCIAL STATEMENT AS AT 31st DECEMBER 2025**  
Income & Expenditure, 1st January - 31st December

	2025	2024	2025	2024
	In	In	Out	Out
<b>Income</b>			<b>Expenditure</b>	
Book Sales	£120.00	£130.00	Book Sales	£0.00
Committee Expenses	£27.20	£0.00	Committee Expenses	£1,257.20
Donations	£54.00	£70.00	Donations	£0.00
Education & Study Days	£549.00	£1,069.00	Education & Study Days	£509.00
Equipment	£0.00	£0.00	Equipment	£2,410.05
Gift Aid	£915.32	£949.07	Gift Aid	£0.00
Groups	£7,399.65	£6,378.10	Groups	£6,495.54
Membership	£8,669.00	£9,162.00	Membership	£124.50
Miscellaneous	£134.52	£159.67	Miscellaneous	£13.65
Monthly Members Meetings	£0.00	£0.00	Monthly Members Meetings	£1,941.90
Printing/Stationery/Post	£0.00	£0.00	Printing/Stationery/Post	£486.35
Social Events	£2,952.80	£5,004.77	Social Events	£3,014.95
Theatre Trips	£8,944.30	£6,507.67	Theatre Trips	£8,915.25
U3a Trust	£0.00	£0.00	U3a Trust	£3,525.00
	<b>Totals</b>	<b>£ 29,765.79</b>		<b>Totals</b>
				<b>£ 28,693.39</b>
				<b>£ 25,807.49</b>
				<b>£ 29,430.28</b>
Surplus income over expenditure	£ 1,072.40	£ 3,622.79	Surplus	£ 1,072.40
				<b>£ 29,765.79</b>
				<b>£ 29,430.28</b>

**Balance Sheet as at 31st December**


	2025	2024		2025	2024
Current Account as at 1st January	£15,644.59	£13,266.70	Current Account as at 31st December	£9,703.16	£15,644.59
No 2 Account	£1,277.23	£1,013.07	No 2 Account	£1,230.19	£1,277.23
Membership	£0.00	£10.00	Membership	£20.00	£0.00
Savings Account	£0.00	£0.00	Savings Account	£6,134.52	£0.00
Petty Cash	£70.60	£76.90	Petty Cash	£32.15	£70.60
Uncleared cheque	£0.00	-£50.00	Uncleared Cheque from Current Account	£0.00	£0.00
Year End Accounting Adjustment	£0.00	£0.00	Year End Accounting Adjustment	£944.80	£947.04
Surplus	£1,072.40	£3,622.79	Loss	£0.00	£0.00
<b>Total</b>	<b>£18,064.82</b>	<b>£17,939.46</b>	<b>Total</b>	<b>£ 18,064.82</b>	<b>£ 17,939.46</b>

**Group Funds (Included in bank account)**

Digital Photography	£270.61	£231.50
Local History	-£29.50	£55.00
Patchwork	£146.80	£54.80
Serendipity 5	£24.00	£24.00
Serendipity 6	£11.70	£33.90
Theatre Trips	£29.05	£23.50
VIPE	£18.40	£36.00
Yoga	£462.10	£486.10
<b>Total as at 31st December</b>	<b>£933.16</b>	<b>£944.80</b>

I have examined the receipts, payments and balance sheet of Rayleigh U3a as at 31st December 2025. I have verified the balances in the bank accounts. In my opinion these give a true statement of the financial condition of Rayleigh U3a at that date.

  
James Whitehouse - Independent Accounts Examiner

  
Anita Waite - Rayleigh U3a Treasurer

## **Independent Examiner's report to the Trustees of Rayleigh u3a**

I report to the Trustees on my examination of the accounts of the Rayleigh u3a for the year ended 31 December 2025.

### **Responsibilities and basis of report**

As the charity trustees of the Rayleigh u3a 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 Rayleigh u3a'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Rayleigh u3a as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed: James Whitehouse



Address: 81 Rayleigh Avenue Leigh-on-Sea SS9 5DN

Date: 28<sup>th</sup> February 2026

**RAYLEIGH UNIVERSITY OF THE THIRD AGE (U3A)**

England & Wales - Charity number 1134068

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> January 2024 To 31<sup>st</sup> December 2024

Charity name: Rayleigh University of the Third Age

Charity registration number: 1134068

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p><b>The objects of Rayleigh u3a are:</b></p> <p>The advancement of education and in particular, the education of older people and those who are retired from full-time work, in varied ways including activities conducive to learning and personal development.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>We held our AGM in May 2024, all paperwork was emailed or posted to all members in advance.</b></p> <p><b>Accounts were filed as income was above £25K.</b></p> <p><b>The Committee of the Trustees met in person on 12th January, 9th February, 8th March, 12th April, 10th May, 12th July, 13th September, 11th October and 8th November 2024.</b></p> <p><b>Membership of a u3a is open to all in their third age, which is defined not by age but by a period in life in which full time employment has ceased. Members promote the values of lifelong learning &amp; the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees &amp; members do all they can to ensure that people wanting to join the u3a can do so.</b></p> <p><b>We provide a Newsletter to our members on a regular basis along with access to our dedicated Rayleigh u3a website, which has contact details for the Officers and Committee.</b></p>

		<p>We hold monthly meetings open to all members (except for August and December) with a variety of speakers.</p> <p>Members form interest groups covering as wide a range of topics &amp; interests as are desired. Members organise their own activities &amp; offer their skills, knowledge &amp; experience for the benefit of fellow members.</p> <p>There are 53 active groups at the end of 2024, a list of these, together with contact details, is available on our website. We are constantly trying to set up new groups and some groups cease over time as members move on.</p> <p>The Groups' Coordinator, who is a trustee, keeps a record of unfulfilled requests for specific groups &amp; helps to facilitate the setting up of new groups. Advice is given on venues, &amp; the setting up of a new group. Each group has a Group Leader who liaises with the Groups Co-ordinator.</p> <p>We continue to use a u3a backed database called Beacon, which enables the Trustees to be able to work with their data in a more secure environment.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>We do not make grants</b>
Policy on social investment including program related investment	Para 1.38	<b>We have no investments</b>
Contribution made by volunteers	Para 1.38	<b>We particularly value the fact that our members, who give of their time and expertise in different capacities, are all volunteers. Members are more than willing to help their fellows if they are in need of assistance. In 2024 Rayleigh</b>

		u3a held a volunteer celebration event to thank all the volunteers that give so much time and energy to supporting Rayleigh u3a. This was greatly appreciated by our volunteers.
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>Our main achievement this year has been to run our monthly meetings, groups and educational events on a regular basis and we have attracted more new members and provided additional interest groups.</b></p> <p><b>We hold our main monthly meetings in Rayleigh Mill Hall. This venue allows us to welcome more members. This year the annual cost of membership was maintained at £20 and we have been able to hold meetings and social events as normal during 2024. Our membership fee allows members to access groups, and includes the following:</b></p> <p><b>1: A full and varied programme of monthly meetings, which are detailed on both the newsletter &amp; the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access &amp; amplification for those hard of hearing. We held main members meetings in every month apart from August and December.</b></p> <p><b>2: A newsletter, published every 2/3 months, continues to be sent to all members by e-mail or post. This helps keep members informed &amp; is particularly beneficial to those without easy internet access.</b></p> <p><b>This year we continued holding New Members meetings and formed a specific group for new members. The aim of this is to ensure new members are fully orientated to the u3a and their attendance and involvement is encouraged. The New Members group</b></p>

		<p>leader, Membership Secretary and Groups Coordinator work closely together to ensure our new members feel welcomed and are able to join interest groups or form new interest groups as required. Feedback from new members suggests that this approach is much appreciated.</p> <p><b>3: We held regular Talks for All educational events and visits during the year which have been well attended. There is a nominal cost for members to cover expenses.</b></p> <p><b>4: Social Events are also available to all members on a cost basis – these have included quizzes, outings and visits.</b></p> <p><b>5: Membership also includes subscription to the national u3a publication “Third Age Matters”</b></p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>The Charity has had its accounts audited and will submit these to the Charity commission as required. The charity remains in a sound financial position.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>The Charity Commission recommends maintaining a level of reserves sufficient to fund 12 months core expenditure to cover fluctuations in receipts or payments. The Trustees accept this advice and have met this requirement in 2024.</b>
Amount of reserves held	Para 1.22	<b>£6000</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>N/A</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>There are no financial uncertainties.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<b>Each u3a is self-funded with membership subscriptions &amp; costs kept as low as possible.</b>  <b>This is particularly important given the sector of the public we serve who are no longer in full-time employment.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>We do not have any investments including social investments.</b>
A description of the principal risks facing the charity	Para 1.46	<b>The main risk is the difficulty in finding members willing to take on Trustee Roles. If we find we are unable to find individuals willing to take on key roles i.e. Chairman, Secretary and Treasurer we would be unable to continue to run our charity. It is increasingly hard to find individuals willing to engage with the complexity of running a charity such as ours.</b>
Other		

## Structure, Governance and Management

Description of charity's trusts:		We do not hold any Trusts.
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by our Constitution which was formally adopted on 1st February 2008. It was amended on 6/2/09, 6/4/17, 5/10/17, 3/5/18 and 3/11/21.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	A member of the Third Age Trust as an Unincorporated Association.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by the membership at the Annual General Meeting. Two new Trustees can also be co-opted between AGM's if required, and then stand for election at the next AGM.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees are inducted using a Trustee Pack which includes our constitution, Principles of the u3a Movement, The Essential Trustee guidance, Summary of Trustee Duties and Responsibilities and Trustee code of Conduct. A role description is included if relevant.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The charity is a member of the Third Age Trust which provides additional help, information &amp; advice. The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.</p> <p>Rayleigh u3a, like other u3as, is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the guiding principles of the u3a movement (to be found on the Trust's website <a href="http://www.u3a.org.uk">www.u3a.org.uk</a> )</p> <p>The Trustees consider risks and will take professional advice if appropriate. We have adequate insurance cover through our national body. We do not employ staff, hold leases or property. No payments are made to members for services rendered to any u3a.</p>
Relationship with any related parties	Para 1.51	Rayleigh u3a is a member of the East of England Association of u3a which is set up the exchange good practice and coordinate regional events. We also

		<b>liaise with other local u3as to share experiences and advice.</b>
Other		

### Reference and Administrative details

Charity name	Rayleigh University of the Third Age
Other name the charity uses	Rayleigh u3a
Registered charity number	1134068
Charity's principal address	c/o the Secretary Jane Reeve 11A The Chase Rayleigh Essex SS6 8QL

**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	Ray Lowe	Chairman	May 2021 to date	
2	Gillian Cann	Treasurer	04/05/22 to date	
3	Jane Reeve	Secretary	04/05/22 to date	
4	Debbie Bamber	Membership Secretary	03/05/23 to date	
5	Paul Reeve		04/05/22 to date	
6	Julie Fowles		03/05/23 to date	
7	Stuart Evans		03/05/23 to date	
8	Amanda Lowe		01/05/24 to date	
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**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### 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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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>R. Lowe</i>	<i>JR</i>
Full name(s)	Ray Lowe	Jane Reeve
Position (eg Secretary, Chair, etc)	Chairman	<i>secretary</i>
Date	7/5/2025	

RAYLEIGH u3a FINANCIAL STATEMENT AS AT 31st DECEMBER 2024  
Income & Expenditure, 1st January - 31st December

	2024	2023	Expenditure	2024	2023
	In	In	Out	Out	Out
Income					
Book Sales	£130.00	£145.00	£0.00	£0.00	£0.00
Committee Expenses	£0.00	£0.00	£935.56	£1,140.93	£0.00
Donations	£70.00	£82.00	£0.00	£0.00	£0.00
Education & Study Days	£1,069.00	£3,466.50	£1,338.00	£4,395.30	£325.58
Equipment	£0.00	£0.00	£383.71	£0.00	£0.00
Gift Aid	£949.07	£918.70	£5,456.80	£4,356.90	£65.00
Groups	£6,378.10	£4,856.50	£181.00	£65.00	£401.41
Membership	£9,162.00	£8,602.00	£127.75	£2,000.25	£1,084.54
Miscellaneous	£159.67	£0.00	£1,821.95	£3,863.60	£11,251.00
Monthly Members Meetings	£0.00	£0.00	£506.79	£3,001.00	£3,885.51
Printing/Stationery/Post	£0.00	£7.00	£5,193.96	£6,484.17	£11,251.00
Social Events	£5,004.77	£4,153.37	£6,484.17	£3,377.80	£3,001.00
Theatre Trips	£6,507.67	£11,408.67	£3,377.80	£3,001.00	£3,001.00
U3A Trust	£0.00	£0.00	£3,377.80	£3,001.00	£3,001.00
Totals	£29,430.28	£33,639.74	£25,807.49	£31,885.51	£31,885.51
payments	£25,807.49	£31,885.51	£3,622.79	£1,754.23	£1,754.23
Surplus income over expenditure	£3,622.79	£1,754.23	£29,430.28	£33,639.74	£33,639.74

Balance Sheet as at 31st December

	2024	2023	2024	2023
Current Account as at 1st January	£13,266.70	£10,272.41	£15,644.59	£13,266.70
No 2 Account	£1,013.07	£4,342.97	£1,277.23	£1,013.07
Membership	£10.00	£0.00	£0.00	£10.00
Petty Cash	£76.90	£97.90	£70.60	£76.90
Uncleared cheque	£50.00	£15.00	£0.00	£50.00
Year End Accounting Adjustment	£0.00	£0.00	£947.04	£2,135.84
Surplus	£3,622.79	£1,754.23	£0.00	£0.00
Total	£17,939.46	£16,452.51	£17,939.46	£16,452.51

Group Funds (included in bank account)

Digital Photography	£231.50	£40.00
Local History	£55.00	£0.00
Patchwork	£54.80	£88.00
Serendipity 5	£24.00	£26.00
Serendipity 6	£33.90	£33.50
Theatre Trips	£23.50	£157.67
VIPE	£36.00	£36.00
Yoga	£486.10	£328.10
Total as at 31st December	£944.80	£657.27

I have examined the receipts, payments and balance sheet of Rayleigh u3a as at 31st December 2024. I have verified the balances in the bank accounts. In my opinion these give a true statement of the financial condition of Rayleigh u3a at that date.

*Jim Whitehouse*

James Whitehouse - Independent Accounts Examiner

*Gillian Cann*

Gillian Cann - u3a Treasurer

## Independent Examiner's report to the Trustees of Rayleigh u3a

I report to the Trustees on my examination of the accounts of the Rayleigh u3a for the year ended 31 December 2024.

### Responsibilities and basis of report

As the charity trustees of the Rayleigh u3a 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 Rayleigh u3a'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.

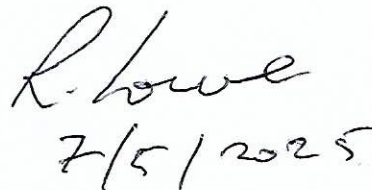
### Independent Examiner's statement

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

1. accounting records were not kept in respect of the Rayleigh u3a as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed: James Whitehouse



R. Lowe  
7/5/2025

Address: 81 Rayleigh Avenue Leigh-on-Sea SS9 5DN

Date: 4th March 2025

**RAYLEIGH UNIVERSITY OF THE THIRD AGE (U3A)**

England & Wales - Charity number 1134068

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# Accounts

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## Trustees' Annual Report for the period

Period start date				Period end date			
From	1	Jan	2023	To	31	Dec	2023

### Section A Reference and administration details

Charity name

**RAYLEIGH University of The Third Age**

Other names charity is known by

Registered charity number (if any)

1134068

Charity's principal address

c/o The Secretary, Jane Reeve	
11 A, The Chase	
Rayleigh, Essex	
<b>Postcode</b>	<b>SS6 8QL</b>

**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	Ray Lowe	Chairman	May 2021 to date	
2	Gillian Cann	Treasurer	04/05/22 to date	
3	Jane Reeve	Secretary	04/05/22 to date	
4	Debbie Bamber	Membership Secretary	03/05/23 to date	
5				
6	Paul Reeve		04/05/22 to date	
7	Valerie Foley		12/09/20 to date	
8	Julie Fowles		03/05/23 to date	
9	Stuart Evans		03/05/23 to date	
10				
11				
12				
13				
14				

### Section B Structure, governance and management

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	We are governed by our Constitution which was formally adopted on 1 <sup>st</sup> February 2008. It was amended on 6/2/09, 6/4/17, 5/10/17, 3/5/18 and 3/11/21.
How the charity is constituted (eg. trust, association, company)	A member of the Third Age Trust as an Unincorporated Association.
Trustee selection methods (eg. appointed by, elected by)	Elected by the membership at the Annual General Meeting. Two new Trustees can also be co-opted between AGM's if required, and then stand for election at the next AGM.

**Additional governance issues (Optional information)**

<p><i>You may choose to include additional information, where relevant, about:</i></p> <ul style="list-style-type: none"> <li><i>• policies and procedures adopted for the induction and training of trustees;</i></li> <li><i>• the charity's organisational structure and any wider network with which the charity works;</i></li> <li><i>• relationship with any related parties;</i></li> <li><i>• trustees' consideration of major risks and the system and procedures to manage them.</i></li> </ul>	<p>The charity is a member of the Third Age Trust which provides additional help, information &amp; advice. The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.</p> <p>Rayleigh u3a, like other u3as, is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the guiding principles of the u3a movement (to be found on the Trust's website <a href="http://www.u3a.org.uk">www.u3a.org.uk</a> )</p> <p>The Trustees have considered risks and take professional advice as appropriate. We have adequate insurance cover through our national body. We do not employ staff, hold leases or property.</p> <p>No payments are made to members for services rendered to any u3a. Each u3a is self-funded with membership subscriptions &amp; costs kept as low as possible. This is particularly important given the sector of the public we serve who are no longer in full-time employment.</p> <p>Rayleigh u3a is a member of the East of England Association of u3a's which is set up to exchange good practice &amp; coordinate regional events.</p>
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**Section C**  
**Objectives and activities**

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

The objects of Rayleigh u3a are:  
The advancement of education and in particular, the education of older people and those who are retired from full-time work, in varied ways including activities conducive to learning and personal development.

**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)**

The Trustees have regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.

- We held our AGM in May 2023, all paperwork was emailed or posted to all members in advance.
- Accounts were filed as income was above £25K.
- The Committee of the Trustees met in person on 20th January, 17<sup>th</sup> February, 17<sup>th</sup> March, 21st April, 19<sup>th</sup> May, 16<sup>th</sup> June, 21<sup>st</sup> July, 1st September, 13th October and 10th November 2023
- Membership of a u3a is open to all in their third age, which is defined not by age but by a period in life in which full time employment has ceased. Members promote the values of lifelong learning & the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees & members do all they can to ensure that people wanting to join the u3a can do so.
- We provide a Newsletter to our members on a regular basis along with access to our dedicated Rayleigh u3a website, which has contact details for the Officers and Committee.
- We hold monthly meetings open to all members (except for August and December) with a variety of speakers.

- Members form interest groups covering as wide a range of topics & interests as are desired. Members organise their own activities & offer their skills, knowledge & experience for the benefit of fellow members. There are 47 active groups at present & a list of these, together with contact details, is available on our website. We are constantly trying to set up new groups and some groups cease over time as members move on.

- The Groups' Coordinator, who is a trustee, keeps a record of unfulfilled requests for specific groups & helps to facilitate the setting up of new groups. Advice is given on venues, & the setting up of a new group. Each group has a Group Leader who liaises with the Groups Co-ordinator.

We continue to use a u3a backed database called Beacon, which enables the Trustees to be able to work with their data in a more secure environment.

**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.*

We particularly value the fact that all our members, who give of their time and expertise in different capacities, are all volunteers. Members are more than willing to help their fellow members if they are in need of assistance.

## Section D

## Achievements and performance

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

Our main achievement this year has been to run our monthly meetings, groups and educational events on a regular basis and we have attracted more new members and provided additional interest groups.

We hold our main monthly meetings in Rayleigh Mill Hall. This venue allows us to welcome more members.

This year the annual cost of membership was maintained at £20 and we have been able to hold meetings and social events as normal during 2023. Our membership fee allows members to access groups, and includes the following:

1: A full and varied programme of monthly meetings, which are detailed on both the newsletter & the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access & amplification for those hard of hearing. We held main members meetings in every month apart from August and December.

2: A newsletter, published every 2/3 months, continues to be sent to all members by e-mail or post. This helps keep members informed & is particularly beneficial to those without easy internet access.

This year we introduced New Members meetings and a specific group for new members. The aim of this is to ensure new members are fully orientated to the u3a and their attendance and involvement is encouraged. The New Members group leader, Membership Secretary and Groups Coordinator work closely together to ensure our new members feel welcomed and are able to join interest groups or form new interest groups as required.

3: We held regular Talks for All educational events and visits during the year which have been well attended. There is a nominal cost for members to cover expenses.

4: Social Events are also available to all members on a cost basis – these have included quizzes, outings and visits.

5: Membership also includes subscription to the national u3a publication "Third Age Matters"

## Section E

## Financial review

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

The Charity Commission recommends maintaining a level of reserves sufficient to fund 12 months core expenditure to cover fluctuations in receipts or payments. The Trustees accept this advice and have met this requirement in 2023.

**Details of any funds 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.*



**Section F Other optional information**

N/A

**Section G Declaration**

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

Signed on behalf of the charity's trustees

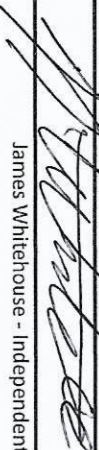
Signature(s)		
Full name(s)	Ray Lowe	Jane Reeve
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	1 <sup>st</sup> May 2024	

**RAYLEIGH u3a FINANCIAL STATEMENT AS AT 31st DECEMBER 2023**  
Income & Expenditure, 1st January - 31st December

	2023	2022		2023	2022
<i>Income</i>	<i>In</i>	<i>In</i>	<i>Expenditure</i>	<i>Out</i>	<i>Out</i>
Book Sales	£145.00	£0.00	Book Sales	£0.00	£902.23
Committee Expenses	£0.00	£333.00	Committee Expenses	£1,140.93	£0.00
Donations	£82.00	£893.00	Donations	£0.00	£1,379.50
Education & Study Days	£3,466.50	£0.00	Education & Study Days	£4,395.30	£159.65
Equipment	£0.00	£920.05	Equipment	£325.58	£0.00
Gift Aid	£918.70	£4,856.50	Gift Aid	£0.00	£935.70
Groups	£4,856.50	£1,121.90	Groups	£4,356.90	£100.00
Membership	£8,602.00	£8,526.00	Membership	£65.00	£111.00
Miscellaneous	£0.00	£180.00	Miscellaneous	£401.41	£2,827.40
Monthly Members Meetings	£0.00	£0.00	Monthly Members Meetings	£2,000.25	£1,084.54
Printing/Stationery/Post	£7.00	£0.00	Printing/Stationery/Post	£1,084.54	£3,863.60
Social Events	£4,153.37	£5,647.78	Social Events	£3,863.60	£11,251.00
Theatre Trips	£11,408.67	£12,130.07	Theatre Trips	£11,251.00	£3,329.58
USA Trust	£0.00	£0.00	USA Trust	£3,001.00	£26,308.56
	<b>Totals</b>	<b>£ 33,639.74</b>		<b>Totals</b>	<b>£ 31,885.51</b>
	payments	£ 31,885.51		Surplus	£ 1,754.23
	Surplus income over expenditure	<b>£ 1,754.23</b>		<b>£ 33,639.74</b>	<b>£ 29,751.80</b>

	2023	2022		2023	2022
Current Account as at 1st January	<b>£10,272.41</b>	<b>£11,272.23</b>	Current Account as at 31st December	<b>£13,266.70</b>	<b>£10,272.41</b>
No 2 Account	£4,342.97	£580.00	No 2 Account	£1,013.07	£4,342.97
Membership	£0.00	£0.00	Membership	£10.00	£0.00
Petty Cash	£97.90	£74.55	Petty Cash	£76.90	£97.90
Uncleared cheque	-£15.00	-	Uncleared Cheque from Current Account	-£50.00	-£15.00
Year End Accounting Adjustment	£0.00	£3,443.24	Year End Accounting Adjustment	£2,135.84	£671.74
Surplus	£ 1,754.23	£ 3,443.24	Loss	£0.00	£0.00
<b>Total</b>	<b>£16,452.51</b>	<b>£15,370.02</b>	<b>Total</b>	<b>£ 16,452.51</b>	<b>£ 15,370.02</b>

I have examined the receipts, payments and balance sheet of Rayleigh u3a as at 31st December 2023. I have verified the balances in the bank accounts. In my opinion these give a true statement of the financial condition of Rayleigh u3a at that date.

  
James Whitehouse - Independent Accounts Examiner

	2023		2022
<b>Group Funds (Included in bank account)</b>			
Patchwork	£88.00		£331.20
Serendipity 5	-£26.00		-£50.00
Theatre Trips	£157.67		£1,563.17
Visiting Churches	£0.00		-£95.00
Digital Photography	£40.00		
Serendipity 6	£33.50		
VIPE	£36.00		
Yoga	£328.10		

  
Gillian Cann - u3a Treasurer

**Independent examination of Rayleigh u3a accounts for the year ending 31 December 2023**

**By J T Whitehouse 81 Rayleigh Avenue Leigh-on-Sea SS9 5DN**

**4<sup>th</sup> March 2024**

**PETTY CASH**

Opening and closing balances agreed to financial statement no significant transactions were recorded on the petty cash ledger.

**Subscription account acc no 42232678**

Bank statement was examined in detail the sole purpose of this account is for the collection of subscriptions.

**Main account no 42232643 and no 2 account no 42232651**

The bank accounts were examined in detail opening and closing balances on the corresponding ledger sheets and financial statements agreed to bank account balances as at 1st January 2023 and 31<sup>st</sup> December 2023.

The ledger sheets for all groups were examined in detail.

All other transactions were verified from the computer records against the underlying vouchers and or the bank statements.

**Asset register**

The asset register was examined in detail there was one item that was unable to be located when we carried out physical check this has now been located and moved to shopping trolley used at monthly meetings (line 43 of asset register this needs to be amended)

**Conclusion**

No discrepancies were found that materially affect the financial position of the Rayleigh u3a.

I have indicated that I would be willing to be the accounts examiner for the 2024 financial year.



J T Whitehouse

**RAYLEIGH UNIVERSITY OF THE THIRD AGE (U3A)**

England & Wales - Charity number 1134068

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# Accounts

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## Trustees' Annual Report for the period

		Period start date			Period end date		
<b>From</b>	1	Jan	2022	<b>To</b>	31	Dec	2022

### Section A Reference and administration details

**Charity name** RAYLEIGH University of The Third Age

**Other names charity is known by**

**Registered charity number (if any)** 1134068

**Charity's principal address** c/o The Secretary, Jane Reeve

11 A, The Chase

Rayleigh, Essex

**Postcode**

**SS6 8QL**

#### 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	Ray Lowe	Chairman		
2	Wendy Edwards	Treasurer	01/01/22 – 04/05/22	
3	Gillian Cann	Treasurer	04/05/22 to date	
4	Debbie Bamber	Secretary	01/01/22 – 04/05/22	
5	Jane Reeve	Secretary	04/05/22 to date	
6	Paul Reeve		04/05/22 to date	
7	Amanda Lowe			
8	Valerie Skam			
9	Elaine Woodcock			
10	Valerie Foley			
11	Sheila Farrant			
12	Rosalinda King		01/01/22 – 04/05/22	
13				
14				

### Section B Structure, governance and management

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	We are governed by our Constitution which was formally adopted on 1 <sup>st</sup> February 2008. It was amended on 6/2/09, 6/4/17, 5/10/17, 3/5/18 and 3/11/21.
How the charity is constituted (eg. trust, association, company)	A member of the Third Age Trust as an Unincorporated Association.
Trustee selection methods (eg. appointed by, elected by)	Elected by the membership at the Annual General Meeting. Also two new Trustees can be co-opted between AGM's, and then stand for election at the next AGM.

**Additional governance issues (Optional information)**

<p><i>You may choose to include additional information, where relevant, about:</i></p> <ul style="list-style-type: none"> <li>• <i>policies and procedures adopted for the induction and training of trustees;</i></li> <li>• <i>the charity's organisational structure and any wider network with which the charity works;</i></li> <li>• <i>relationship with any related parties;</i></li> <li>• <i>trustees' consideration of major risks and the system and procedures to manage them.</i></li> </ul>	<p>The charity is a member of the Third Age Trust which provides additional help, information &amp; advice. The Trustees take their responsibilities seriously and are mindful that they exercise due diligence and care.</p> <p>Rayleigh u3a, like other u3as, is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the guiding principles of the u3a movement (to be found on the Trust's website <a href="http://www.u3a.org.uk">www.u3a.org.uk</a> )</p> <p>The Trustees have considered risks and take professional advice as appropriate. We have adequate insurance cover through our national body. We do not employ staff, hold leases or property.</p> <p>No payments are made to members for services rendered to any u3a. Each u3a is self-funded with membership subscriptions &amp; costs kept as low as possible. This is particularly important given the sector of the public we serve who are no longer in full-time employment.</p> <p>Rayleigh u3a is a member of the East of England Association of u3a's which is set up to exchange good practice &amp; coordinate regional events.</p>
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**Section C**  
**Objectives and activities**

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

The objects of Rayleigh u3a are:

The advancement of education and in particular, the education of older people and those who are retired from full-time work, in varied ways including activities conducive to learning and personal development.

**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)**

The Trustees have regard to the guidance issued by the Charity Commission on public benefit and work to further our Charity's objectives, whilst having regard to changing legal requirements.

- We held our AGM in May 2022, all paperwork was emailed or posted to all members in advance.
- Accounts were not filed as income was below £25K
- The Committee of the Trustees met in person on 21st January, 18<sup>th</sup> February, 18<sup>th</sup> March, 22nd April, 20<sup>th</sup> May, 17<sup>th</sup> June, 15<sup>th</sup> July, 16<sup>th</sup> September, 21st October and 18<sup>h</sup> November 2022
- Membership of a u3a is open to all in their third age, which is defined not by age but by a period in life in which full time employment has ceased. Members promote the values of lifelong learning & the positive attributes of belonging to a u3a, particularly at a time of life when social contact may have decreased. Trustees & members do all they can to ensure that people wanting to join the u3a can do so.
- We provide a Newsletter to our members on a regular basis along with access to our dedicated Rayleigh u3a website, which has contact details for the Officers and Committee.
- We hold monthly meetings open to all members (except for August and December) with a variety of speakers.

- Members form interest groups covering as wide a range of topics & interests as are desired. Members organise their own activities & offer their skills, knowledge & experience for the benefit of fellow members. There are 40 active groups at present & a list of these, together with contact details, is available on our website.
- The Groups' Coordinator, who is a trustee, keeps a record of unfulfilled requests for specific groups & helps to facilitate the setting up of new groups. Advice is given on venues, & the setting up of a new group. Each group has a Group Leader who liaises with the Groups Co-ordinator.  
We continue to use a u3a backed database called Beacon, which enables the Trustees to be able to work with their data in a more secure environment.

**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.*

We particularly value the fact that all our members, who give of their time and expertise in different capacities, are all volunteers. Members are more than willing to help their fellow members if they are in need of assistance.

## Section D

## Achievements and performance

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

Our main achievement this year has been to run our monthly meetings, groups and educational events on a regular basis.

This year the annual cost of membership was reinstated to the pre-covid amount of £20 as we have been to hold meetings and social events as normal during 2022. Our membership fee allows members to access groups, and includes the following:

1: A full and varied programme of monthly meetings, which are detailed on both the newsletter & the website. These have continued to attract a wide audience together with the opportunity to socialise more widely. They are held at a venue with disabled access & amplification for those hard of hearing. We held main members meetings in every month apart from August and December.

2: A newsletter, published every 2/3 months, continues to be sent to all members by e-mail or post. This helps keep members informed & is particularly beneficial to those without easy internet access.

3: We held regular Talks for All educational events and visits during the year which have been well attended. There is a nominal cost for members to cover expenses.

4: Social Events are also available to all members on a cost basis – these have included quizzes, outings and visits.

5: Membership also includes subscription to the national u3a publication “Third Age Matters”

## Section E

## Financial review

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

The Charity Commission recommends maintaining a level of reserves sufficient to fund 12 months core expenditure to cover fluctuations in receipts or payments. The Trustees accept this advice and have met this requirement in 2022.

### Details of any funds 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.



## Section F Other optional information

N/A

## Section G Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Ray Lowe	Jane Reeve
<b>Position (eg Secretary, Chair, etc)</b>	Chairman	Secretary
<b>Date</b>	31 <sup>st</sup> December 2022	



## **Independent Examiner's report to the Trustees of Rayleigh u3a**

I report to the Trustees on my examination of the accounts of the Rayleigh u3a for the year ended 31 December 2022.

### **Responsibilities and basis of report**

As the charity trustees of the Rayleigh u3a 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 Rayleigh u3a'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Rayleigh u3a as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed: James Whitehouse



Address: 81 Rayleigh Avenue Leigh-on-Sea SS9 5DN

Date: 3rd March 2023