



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1st January 2024 To 31st 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>The objects of Rayleigh u3a are:</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>We held our AGM in May 2024, all paperwork was emailed or posted to all members in advance.</p> <p>Accounts were filed as income was above £25K.</p> <p>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.</p> <p>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.</p> <p>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.</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 & interests as are desired. Members organise their own activities & offer their skills, knowledge & 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 & 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.</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	<p>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.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We do not make grants
Policy on social investment including program related investment	Para 1.38	We have no investments
Contribution made by volunteers	Para 1.38	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

		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>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.</p> <p>We hold our main monthly meetings in Rayleigh Mill Hall. This venue allows us to welcome more members.</p> <p>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:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</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>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.</p> <p>4: Social Events are also available to all members on a cost basis – these have included quizzes, outings and visits.</p> <p>5: Membership also includes subscription to the national u3a publication “Third Age Matters”</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	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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	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.
Amount of reserves held	Para 1.22	£6000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no financial uncertainties.

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	Each u3a is self-funded with membership subscriptions & 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.
Investment policy and objectives including any social investment policy adopted	Para 1.46	We do not have any investments including social investments.
A description of the principal risks facing the charity	Para 1.46	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.
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 & 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 www.u3a.org.uk)</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

		liaise with other local u3as to share experiences and advice.
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	secretary

Date *7/5/2025*

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

	2024	2023		2024	2023
	In	In	Expenditure	Out	Out
Income					
Book Sales	£130.00	£145.00	Book Sales	£0.00	£0.00
Committee Expenses	£0.00	£0.00	Committee Expenses	£935.56	£1,140.93
Donations	£70.00	£82.00	Donations	£0.00	£0.00
Education & Study Days	£1,069.00	£3,466.50	Education & Study Days	£1,338.00	£4,395.30
Equipment	£0.00	£0.00	Equipment	£383.71	£325.58
Gift Aid	£949.07	£918.70	Gift Aid	£0.00	£0.00
Groups	£6,378.10	£4,856.50	Groups	£5,456.80	£4,356.90
Membership	£9,162.00	£8,602.00	Membership	£181.00	£65.00
Miscellaneous	£159.67	£0.00	Miscellaneous	£127.75	£401.41
Monthly Members Meetings	£0.00	£0.00	Monthly Members Meetings	£1,821.95	£2,000.25
Printing/Stationery/Post	£0.00	£7.00	Printing/Stationery/Post	£506.79	£1,084.54
Social Events	£5,004.77	£4,153.37	Social Events	£5,193.96	£3,863.60
Theatre Trips	£6,507.67	£11,408.67	Theatre Trips	£6,484.17	£11,251.00
U3A Trust	£0.00	£0.00	U3A Trust	£3,377.80	£3,001.00
Totals	£29,430.28	£33,639.74	Totals	£25,807.49	£31,885.51
payments	£25,807.49	£31,885.51		£3,622.79	£1,754.23
Surplus income over expenditure	£3,622.79	£1,754.23	Surplus	£29,430.28	£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	Current Account as at 31st December	£15,644.59	£13,266.70
No 2 Account	£1,013.07	£4,342.97	No 2 Account	£1,277.23	£1,013.07
Membership	£10.00	£0.00	Membership	£0.00	£10.00
Petty Cash	£76.90	£97.90	Petty Cash	£70.60	£76.90
Uncleared cheque	£50.00	£15.00	Uncleared Cheque from Current Account	£0.00	£50.00
Year End Accounting Adjustment	£0.00	£0.00	Year End Accounting Adjustment	£947.04	£2,135.84
Surplus	£3,622.79	£1,754.23	Loss	£0.00	£0.00
Total	£17,939.46	£16,452.51	Total	£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.

James 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.

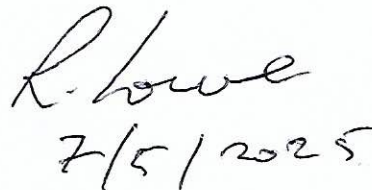
Independent Examiner's statement

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