



Trustees Annual Report

Report for the period 1st January 2025 to 31st 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)

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, 12th February 14th March, 11th April, 9th May, 13th 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 u3a’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

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 th May 2026	8 th May 2026	

RAYLEIGH u3a FINANCIAL STATEMENT AS AT 31st DECEMBER 2025
Income & Expenditure, 1st January - 31st December

	2025	2024	2025	2024
Income	In	In	Expenditure	Out
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
Totals	£29,765.79	£29,430.28	Totals	£28,693.39
payments	£28,693.39	£25,807.49		
Surplus income over expenditure	£1,072.40	£3,622.79	Surplus	£1,072.40
				£29,430.28

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
Total	£18,064.82	£17,939.46	Total	£18,064.82	£17,939.46

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
Total as at 31st December	£933.16	£944.80

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: 28th February 2026