

<b>Trustees' Report</b> 1 Aug 2024 - 31 July 2025	<b>Reference and Administration</b>  Charity name: Verulam u3a Registered Charity Number: 1155517 Principal Address: c/o Secretary
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<b>Trustees who managed the charity during the period</b>	
Malcolm Two as Chair  Edmund Jankowski as Secretary  Ray Bloom as Treasurer  Trevor Taylor as Vice-Chair and Trips Co-ordinator	Barbara Bennett as Committee Member and Trips Treasurer Giles Harrison as Committee Member Ann Dean as Committee Member Ian Marshall as Committee Member Jennifer Edie as Committee Member and Groups Co-ordinator Helen Norman as Committee Member from the end of the 2024 AGM Maggie Blockley as Committee Member from 14 <sup>th</sup> February 2025 ( appointed by the Committee)

### Structure, Governance and Management

The governing document of the charity is its constitution, initially adopted by the Steering Committee on 1.3.2013, formally adopted at the AGM on 29.10.2013, and amended at the AGMs held on 9.11.2021 and on 8.11.2022

The trustees are the members of the Executive Committee, elected by the membership at AGMs (or occasionally co-opted).

The charity is affiliated to the Third Age Trust (charity no. 288007), the national coordinating body for u3a groups.

### Objectives:

The advancement of education and, in particular, the education of people not in full time gainful employment who are in their Third Age ( being the period of time after the first age of childhood dependence and the second age of full time employment and/or parental responsibility ) residing in St Albans Hertfordshire and its surrounding locality.

## Activities

In accordance with the aims of the u3a movement, we are committed to promoting the benefits of learning in later life, and the attractions and advantages of the u3a. Members give their time freely to provide identifiable benefits to members in St Albans and the surrounding area, helping them to keep mind and body active, with resulting health benefits and improvement to quality of life. We have held monthly speaker meetings , run a variety of special interest groups , circulated to members a monthly newsletter and organised many trips and holidays.

The Trustees, in exercising their powers and duties, has taken into account the public benefit guidance as published by the Charity Commission.

Chair's report, August 2024 / July 2025

### Chair's Report 2025

I am very pleased to report that your u3a remains in robust health. The inevitable loss of existing members during the year was somewhat exceed by the steady inflow of new members and at the end of the year our membership stood at approximately 525. However, a more important measure of our condition is the growing attendance at our monthly meetings and the wide range of group activities which have taken place all, in my experience, in a friendly, lively, informal atmosphere, which I think is the essence of our u3a.

Your committee completed its work in reviewing and expanding the governance policy documents of our u3a, and these are all available on our website. Ed, our secretary, continued to represent us at meetings and discussions regarding the proposed changes to the governance structure of the Third Age Trust and these changes have now been implemented. I remain most grateful for all the hard work of our committee members.

On the social front Rick organised a very successful 60's/70's Night in November, and Trevor organised an extremely popular New Year's Lunch. Both of these are to be repeated this year. Trevor and Barbara offered us a wonderful series of holidays in the year including Sri Lanka, Uzbekistan, the Amalfi Coast, Albania, and various day trips to stately homes, gardens, castles and the seaside, as well as outings to theatres and concert halls, all much appreciated. Also we have enjoyed an eclectic and highly entertaining programme of talks at our monthly meetings and Brian has speakers booked to the end of 2026 and beyond.

You will have read of all these events in our brilliant newsletter but you will recall that, early in 2025, the serious medical emergency suffered by Roger Foad forced him to relinquish the editorship. Our thoughts and best wishes are still with Roger and his family in his

continued recovery challenge. We were most fortunate that with the minimum of delay Ian Marshall picked up the baton of editorship and is continuing to run with it at full speed as you will all have seen.

With everyone's hard work and with the goodwill and friendly support of all our members, it has been a successful year for Verulam u3a. Long may it continue.

Malcolm Two.

Chair, Verulam u3a

**Verulam u3a Statement of Accounts**

	2024-25	2023-24
<b>Income</b>		
<u>Membership</u>		
Cheques/cash/bank transfer, exc donations	£5,110.00	£5,367.00
Online - Membership transfer	£34.00	£10.00
PayPal - inc commissions	£2,539.72	£2,109.89
Gift Aid refund	£586.00	£506.88
Membership brought forward 2022/23	£0.00	£35.00
Donations	£43.00	£95.00
Refunds	£14.49	£0.00
Lanyards & Badges	£19.00	£0.00
PayPal membership pre-payments	£1,941.45	£12.00
Miscellaneous - PayPal setup	£0.00	£0.01
sub totals	<b>£10,287.66</b>	<b>£8,135.78</b>
<b>Expenditure</b>		
Paypal commission	£80.33	£84.32
Rent	£1,845.90	£1,896.30
Refunds	£47.00	£0.00
Talks Refreshments	£163.02	£185.82
Beacon software	£522.00	£529.00
Promotional Material	£192.20	£23.67
Capitation fee	£1,632.00	£1,600.00
Speakers	£1,224.00	£960.00
Stationery	£151.98	£80.29
Equipment purchase	£231.20	£0.00
Postage	£40.19	£0.00
Third Age Matters	£1,376.00	£1,143.80
Web Services	£244.80	£0.00
Miscellaneous - Mail refunds/gift	£12.50	£29.00
Transfer to Lloyds Savings account	£6,000.00	£0.00
sub totals	<b>£13,763.12</b>	<b>£6,532.20</b>
<b>Balance Sheet as at 31 July 2025</b>		
<b>Brought forward from July 31 2024</b>	<b>£8,610.79</b>	
<b>Surplus/Excess for Year</b>	<b>-£3,475.46</b>	
<b>Accumulated funds at 31 July 2024</b>	<b>£5,135.33</b>	
<b>Lloyds Main Account at 31 July 2025</b>	<b>£5,135.33</b>	

**Verulam u3a Statement of Accounts: Trips Income and Expenditure 1 August 2024 to 31 July 2025**

	2024-25	2023-24
<b>Income</b>		
Account transfers	£2,500.00	£1,000.00
Social events	£5,189.70	£5,413.30
Day trips 2024-25	£15,369.01	£1,078.20
Day Trips 2023-24	£0.00	£13,741.25
Holiday trips 2023-24	£0.00	£18,270.80
Holiday trips 2024-25	£7,107.30	£0.00
Theatre trips 2023-24	£0.00	£27,977.32
Theatre trips 2024-25	£26,639.51	£0.00
Theatre trips 2025-26	£52.50	£0.00
Sub totals	<b>£56,858.02</b>	
<b>Expenditure</b>		
B/F from 2022-23	£0.00	£10.35
Account transfers	£2,000.00	£5,500.00
Social events	£4,937.09	£4,677.00
Day Trips 2023-24	£0.00	£10,368.15
Day trips 2024-25	£14,535.43	£0.00
Day trips 2025-26	£50.00	£0.00
Holiday trips 2025-26	£93.60	£0.00
Holiday trips 2024-25	£7,001.67	£0.00
Hoilday trips 2023-24	£0.00	£19,416.62
Theatre trips 2023-24	£0.00	£27,971.16
Theatre trips 24-25	£26,656.79	£0.00
Sub totals	<b>£55,274.58</b>	
Agreed operational expenses	£930.00	£880.00
Sundries	£73.88	£215.99
Printing, Postage & Stationery	£22.49	£15.60
Sub totals	<b>£56,300.95</b>	
<b>Balance Sheet as at 31 July 2025</b>		
Brought forward from July 31 2024	£5,887.75	
Surplus/Excess for Year	£557.07	
Accum'd Funds at 31 July 2025	<b>£6,444.82</b>	
Cash at bank 31 July 2024	£6,444.82	

**£67,480.87**

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**£67,943.28**

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**£69,054.87**

**Verulam u3a Groups Account****Income & Expenditure, 1st August 2024 - 31st July 2025**

	Start Year	2024/2025
<b>Income</b>		
Art Group		£572.00
Table Tennis Group		£875.14
	Sub-totals	<u>£1,447.14</u>
<b>Expenditure</b>		
Art Group Rent		£548.00
Table Tennis Group Rent		£1,032.20
Account transfer		£0.00
	Sub totals	<u>£1,580.20</u>

**Balance Sheet**

Accumulated funds July 31 2024	£478.68
Excess for 2024/25	<u>-£133.06</u>
Accumulated funds July 31 2025	<u>£345.62</u>
Lloyds Groups Account July 31 2025	<u>£345.62</u>



2023/2024

£428.00

£707.10

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**£1,135.10**

£295.00

£488.00

£10.00

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**£793.00**

**Verulam u3a - Statement of Accounts:Main Saving Account***Start year*      **2024-25****Income**

Transfers from the Main Account

£6,000.00

Interest

£44.42

Sub-totals

£6,044.42

**Expenditure**

£0.00

Sub-totals

£0.00

**Balance Sheet**

Transfer from Main Account at 24 September 2024

£6,000.00

Excess on 2024-25

£44.42

Accum'd funds as at 31 July 2025

£6,044.42

Cash at bank

£6,044.42

**Verulam u3a - Statement of Accounts:Trips Saving Account**

	<i>Start year</i>	<b>2024-25</b>	<b>2023-24</b>
<b>Income</b>			
Transfers from the Main Account		£2,000.00	£ 5,500.00
Interest		£43.62	£ 26.25
	Sub-totals	£2,043.62	
<b>Expenditure</b>			
Transfer to the Main Trips account		£2,500.00	£ 1,000.00
	Sub-totals	£2,500.00	
<b>Balance Sheet</b>			
Accum'd funds as at 31 July 2024		£4,526.25	
Excess on 2024-25		-£456.38	
Accum'd funds as at 31 July 2025		£4,069.87	
Cash at bank		£4,069.87	

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£ 5,526.25

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£ 1,000.00

£ 0.00

£ 4,526.25

£ 4,526.25

£ 4,526.25



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Verulam u3a

On accounts for the year  
ended

31 July 2025

Charity no  
(if any)

1155517

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2025

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").

Independent  
examiner's statement

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.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

11-11-2025

Name:

CHRISTINE JARZAB

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

Address:

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ST ALBANS  
AL4 0JW