

Annual Report for the Charities Commission

For the Year Ended 31 March 2025

Introduction - This annual report is submitted to the Charities Commission in accordance with statutory requirements and best practice guidelines. It provides a comprehensive overview of our charity's activities, achievements, governance, and financial performance during the year ending 31 March 2025.

Charity Details

- Name: Waltham Abbey u3a
- Registered Charity Number: 1173927
- Address: 101 Crooked Mile, Waltham Abbey, Essex, EN9 1QU
- Contact Email: u3awalthamabbey@gmail.com
- Website: [Waltham Abbey - u3a Learn, Laugh, Live](#)

Objectives and Activities - Our charity is dedicated to the advancement of education and socialisation for people who are not in full-time employment i.e. part-time work, unemployed, or retired from full time work. This includes activities conducive to learning, socialising and personal health and well-being.

The main objectives for the year were:

- To adopt a new GDPR database system to store our membership information.
- To upgrade our website to a wordpress based website for members and potential members to access information.
- To improve our membership renewal/joining process; increase our membership and add new group activities for members to attend.
- To widely celebrate our 10th Anniversary with our members at little or no cost to them.

Throughout 2024/2025, we undertook the huge task of introducing a new GDPR compliant database system migrating all our members details onto the system together with all the range of activity groups we offer. The system we adopted is called Beacon, an online management system used via the web and designed by u3as, for u3as. It provides a simple interface for managing members, groups and finances.

We also upgraded our website from a siteworks website to a wordpress based website which has enabled us to have a much more user-friendly website.

These initiatives were successfully completed and simplified our ways of working.

Achievements and Performance - In 2024/25, we achieved several significant milestones:

- We reached our 10 year anniversary and celebrated by putting on a number of events for our members for no or minimum cost to them. We had a quiz; an afternoon tea; a family and friends fun day with games; a barn dance, ending the year with a Christmas celebration.
- We successfully migrated all our members details and our group activities to our new online database system.
- We successfully closed our old website and migrated to and updated a new website.
- We successfully simplified our member renewal/joining process providing an online option for those who wish to use it.
- We partnered with our local library for awareness raising events to expand our impact in the local and wider area and grow our membership.

We continuously monitored our performance through verbal member feedback, meeting with other u3a's local to us regular committee/trustee meetings to ensure that our activities remained aligned with our objectives.

Financial Review

The financial year concluded with a total income of £49676.96 and expenditure of £49824.51. Our primary sources of income were from membership and activity fees, raffles and gift aid.

We aim to keep a minimum of 6 months costs as reserves which at year-end stood at £3500 plus £16334 in our deposit account providing a stable foundation for future activities. All funds were managed prudently, and expenditure was mainly directed towards costs of venue hire, newsletters and speakers for our monthly meetings, all of which support our charitable aims.

Income	Expenditure	Reserves (Year-End)
£49676.96	£49824.51	£3500.00

Structure, Governance, and Management

Our charity is governed by a board of trustees who meet monthly to oversee strategy, compliance, and risk management. Trustees are appointed at our AGM in accordance with our Constitution.

Risk Management - We regularly review potential risks to the charity, including financial, operational, and reputational risks. Measures are in place to mitigate these, such as maintaining adequate reserves, having venue risk management for all our venues, ensuring compliance with data protection, and upholding safeguarding policies.

Plans for the Future - Looking ahead to 2025/2026, our main priorities include:

- Growing our membership, particularly younger aged members and new group activities.
- Developing new and maintaining partnerships with local businesses and organisations.
- Encouraging more recruitment, learning and training programmes.
- Securing additional funding to support growth

Statement of Trustees' Responsibilities - The trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and regulations. They confirm that the financial statements provide a true and fair view of the charity's financial activities and position.

Declaration

This report was approved by the board of trustees on 3rd January 2026 and signed on their behalf by:

- Chair of Trustees: Amanda Miles
- Date: 5th January 2026

For further information, please contact Amanda Miles u3awalthamabbey@gmail.com, or visit our website at [Waltham Abbey - u3a Learn, Laugh, Live](#)



Receipts & Payments for the Period 1/04/24 to 31/03/25

Opening Balance: £20555. 34

INCOME

Membership	4113.35
Events	1411.96
Raffle	1704.20
Refreshments	162.50
Donation	100.00
Gift Aid	108.92
Groups	20670.07
Holidays	17501.00
Group Cash	3711.30
Interest Received	193.66

TOTAL INCOME £49676. 96

EXPENDITURE

News	1123.00
Third Age Trust	1536.00
Speakers	1069.00
Monthly Meeting	1576.23
Events	2815.89
Raffle	324.12
Refreshments	37.50

Banners/Lanyards	184.59
Postage	20.00
Flowers	160.00
Christmas Cake	80.00
Zoom Licence	132.49
Group Expenditure	19651.74
Holidays	17546.80
Group Cash	3567.15

TOTAL EXPENDITURE

£49824.51

SURPLUS

20407.79

REPRESENTED BY:-

Floats	85. 00
Main Bank Account	1132.00
Group Account	2301. 73
Deposit Account	16334. 13
Cash	554.93

£20407.79

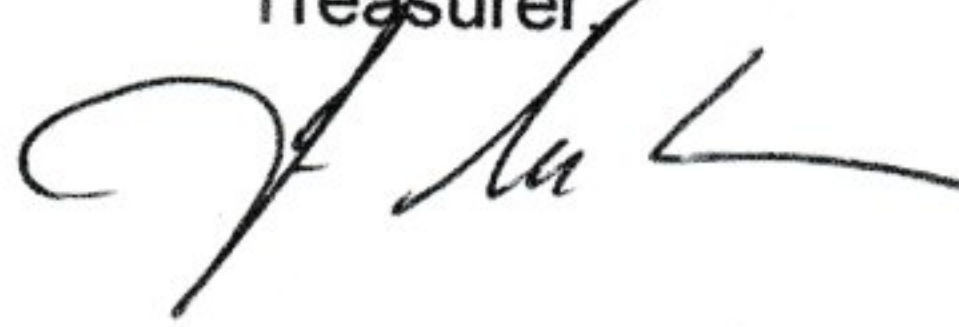
Amanda Miles

Chairperson



Janet Cush

Treasurer



I have examined the books, accounts and other records provided to me without conducting an audit. I am able to confirm that these accounts for the period ending 31st March 2025, together with notes thereon are correctly presented.



Michael Teahan

Independent Examiner

DATE 23/4/2025



Waltham Abbey U3A

Annual accounts 2024 – 2025

There were no areas of concern where accounting rules were not followed, disclosures not fully made or accounting records incomplete.

Signed:

Mike Teahan

May / 2025

Independent Examiner