

Crouch End & District U3A - 2025 Annual Report

The Executive Committee of Crouch End & District U3A (CEDu3a), being CEDu3a's charity Trustees, present their report and accounts in respect of the financial period from 1 January 2025 to 31 December 2025.

Status

CEDu3a is an unincorporated association, registered as a charity by the Charity Commission for England and Wales on 25 January 2018 with registration number 1178165. Its business address is 14, Denton Road, London N8 9NS and its website address is www.cedu3a.org.uk.

Executive Committee

CEDu3a is managed by an Executive Committee which came into effect following CEDu3a's first Annual General Meeting in April 2019. The committee comprises Officer Trustees, non-Officer Trustees and other members who may attend to provide specialist input.

As set out in the CEDu3a Constitution both Officer and non-Officer Trustees serve for a three-year term which can be extended by one-year annually until a maximum of six years has been served. The dates in brackets below indicate when the individual joined the Executive Committee (EC).

The following have served as members of EC from April 2025 until the AGM in April 2026, with dates they were appointed to other roles in brackets.

Officer Trustees:

Chair: Andrew Sich (EC April 2025)

Vice Chair: John Hemingway (EC April 2021; Groups Organiser April 2021, Groups Coordinator April 2023; Vice Chair September 2023)

Secretary: Alison Miller (EC April 2024, previously Co-Secretary)

Treasurer: Barry Morris (EC April 2023). Resigned as Treasurer December 2025 and Trustee April 2026

Treasurer: Rob Evans (co-opted to EC January 2026)

Groups Coordinator: John Hemingway (see above)

Non-Officer Trustees:

Phillip Benns (EC April 2025) Resigned October 2025

Sarah Dearman New Member Support (EC April 2022)

Lesley Holland Social Events Lead (EC April 2024) Resigned January 2026

Vicci Midwinter Volunteers Lead (EC April 2024)

Charlie Sharp Membership Secretary (EC April 2020) Until June 2025

Pat Spungin (EC April 2023) Resigned April 2026

David Weatherby Beacon Administrator (until December 2025) Membership Secretary (from June 2025) (EC April 2024)

Luisa Welch (EC April 2025)

These are the current volunteers / Specialist Teams:

Administration Assistant

Liz Hill

Beacon Administrator

Phillip Benns

Catering Team

Lucy Bailey
Adrienne Banks
Sheena Brown
Jan Harrison
Liz Hart
Ruth Hayes
Joan Lindeman
Elma Skrebowski
Hilary West

Eventbrite Administrator

Jacki Reason

Facebook

Jacqui Osley

Finance Team

Barry Morris (Treasurer until 31 December 2025)
Rob Evans (Treasurer from 1 January 2026)
Jackie Langford (Finance Manager)
Anne Hutchings
Paul Soper

Future Lives Group – Third Age Trust

Jan Sutherland (Chair)

Interest Groups Team

John Hemingway (Groups Coordinator and Lead)
Stephen Lustig (Groups Organiser)
Susan Richardson (Groups and Members Support Officer)

Monthly Bulletin

Alex Kempner
Julian Osley

Monthly Talks Team

Liz Sich (Speakers Organiser)
Gina Bujis (Helpers Co-ordinator)

Jacki Reason (Reception)
Belinda Ackerman (Reception)
Kollyn Bailey (Technical Support)
Cortland Fransella (Technical Support)
Carl Parker (Technical Support)
Jon Raper (Technical Support)
Paul Soper (Technical Support)

Newsletter Team

Sue Garland (Editor)
Sally Geeve (Designer)
Sandra Clark

New Members' Meeting Team

Graham Bennett
Sarah Dearman

Publicity and Recruitment Team

Sally Whitaker (Chair)
Angele Cauthery
Sue Garland
Sally Geeve
Christine Heath
Alex Kempner
Julian Osley
Pat Spungin

Social Events Team

Lesley Holland (Chair until October 2025)
Sue Picano (Chair from October 2025)
Gerald McMahon
Brian Merison (until October 2025)
Trish Moody
Sue Richardson
Sally Shaw
Maggie Watters

Volunteering Team

Vicci Midwinter (Lead)
Sheena Brown

Website

Julian Osley

Public Benefit

The public benefit role of CEDu3a is the advancement of education and in giving effect to this role, the Executive Committee (EC) have had regard to the Charity Commission's guidance on public benefit.

Objective

CEDu3a's objective is as follows:

The advancement of education and, in particular, the education of older people and those who are retiring from full-time work by all means, including associated activities conducive to learning and personal development.

In September 2017 the then Steering Committee adopted the Constitution as recommended by the national body, The Third Age Trust. CEDu3a members approved and adopted the CEDu3a Constitution at the first AGM in April 2019. Revisions to that Constitution will be put to members at the AGM in April 2026.

Achievements in 2025 and looking ahead to 2026

Overview of the year

We had another successful year in 2025. Our membership continued to grow and at year end we had approximately 1250 members. We managed our business efficiently and our finances remained on a sound footing so the membership fee for 2026 could be held at £25.

Three key members of the EC stood down at the 2025 AGM - Sally Whitaker (Chair), Graham Bennett (Vice-Chair) and Jackie Langford (Secretary). Despite this shock to the system, CEDu3a continued to operate effectively for its members and, as we shall see below, the objectives set for the year were largely achieved.

Over the years we had come to rely heavily on two other people - Charlie Sharp (Membership Secretary) and Sarah McMahon (Catering Lead) who both tragically died within a few weeks of each other. They had both given generously of their time and expertise and continue to be sorely missed. But the EC is particularly grateful to Dave Weatherby, who immediately took over as Membership Secretary, and to others in the Catering team who continued to provide their valuable services.

Another shock in the Spring of 2025 was the theft of high value sound and projector equipment from its storage area in the Moravian Church. Because there were no visible signs of forced entry to the Church our insurers declined to reimburse us for the cost of new equipment (which is now stored more securely elsewhere on the premises). We are indebted to our Technical team who managed to put an alternative system in place when the theft was discovered, just an hour before a monthly talk was about to be delivered.

CEDu3a could not operate without its volunteers - a small army of people who generously give their time to support various activities and functions which mean we can provide a range of benefits to all our members. We could not manage without our volunteers but we

still need more people to come forward, not least as conveners of new or existing interest groups. Please do give serious consideration as to how you can help us to continue to thrive.

Interest groups

The Interest Groups Team, led by John Hemingway, have continued to support current conveners and their groups and encourage the creation of new ones. A large number of new groups have been set up, including those duplicated where demand exists. In total there were some 130 groups at the end of the year which, compared to about 120 at the end of the previous year. So there has been continued growth. While new groups are constantly being set up, we do lose some each year, either because they are task and/or time related or because of difficulties in recruiting new conveners on the retirement of existing ones.

Interest groups cover a wide range of subjects from sports, outdoor activities, such as walks and bird watching, book groups, languages, and groups focusing on crafts or academic subjects such as art appreciation, current affairs, geology and economics. Although a large number of these groups are fully subscribed, analysis shows that there are places available on nearly half of our total provision.

Equality, Diversity and Inclusion (EDI)

During 2024 a number of focus groups had identified that our membership did not well represent four groups of people in our geographical area: Men, Younger People, Ethnic Minorities, and People with Disabilities and a number of recommendations had been made to address this. Initially it had been intended that a new group (Future CEDu3a) should take this work forward, but it became apparent that greater clarity would be achieved if the initiative was co-ordinated by the Publicity & Recruitment team, so a sub-group is being established to take this important work forward.

Social events

In the summer we held two summer parties at a new venue, the Oliver Tambo Recreation Ground, behind Alexandra Palace. While it must be admitted that the new arrangements were not to everyone's liking, the Events team nevertheless arranged a barbecue and entertainment in difficult circumstances and members of our Ukulele and Singing groups, and the Bakelites, provided entertainment.

A number of other social events were organised throughout the year, including a ceilidh, quizzes, a second Open Mic session, a concert, and a wonderful tea at the United Reform Church in Muswell Hill in memory of Sarah McMahon, catering lead. Regular coffee mornings and monthly pub lunches were both as popular as ever.

Monthly meetings

Our monthly meetings at the Moravian Church Hall, which feature a talk by a guest speaker, regularly attract 150 members. The high audience figures reflect the increasing popularity of our speakers and subjects. In 2025 the talks included Laurence Scales on Sir Joseph Bazalgette and London's Sewers; Sarah Ogilvie on The Dictionary People; Andrew

Whitehead on Curious Muswell Hill; Sir Paul Preston on Guernica; and Gwyn Headley on Follies.

New members meetings

We held several new member meetings during the year which served to give us useful feedback as well as help new members to find their way around. Learning from new members, regarding their views on CEDu3a, is fed back to the EC and specialist teams on a regular basis.

Publicity and Recruitment (P&R)

Our new newsletter (*news@*) team really got into their stride, producing three issues packed with stories about what's been going on in CEDu3a and in the wider community. Towards the end of the year Stephen Lustig, stepped back from his 'Roving Reporter' role, having produced dozens of articles about what goes on in various interest groups. We are really grateful for his contributions.

Volunteers

The Volunteers Team have been able to match volunteers to need, using a formalised request process which is now well established.

Our excellent website continues to provide up to date information in all areas of our work and we remain indebted to the web manager, Julian Osley, for all that he does. Our Facebook pages, overseen by Jacqui Osley, maintained their widespread appeal. The monthly email Bulletins, which are put together by Alex Kempner, provide essential information to all our members.

Thanks, too, to Janet Sutherland, who plays an active part in the Third Age Trust as chair of the Future Lives Group. This group shares information and resources to inspire, influence and inform members about how we can improve our future lives.

Managing business

The EC meets every two months throughout the year, each time with a full agenda. Usually in between EC meetings an Officers' meeting was held to deal with any urgent business and look at our finances in detail.

A detailed report on our finances follows in a later section of the AGM papers.

Trustees

During the year, as reported above, we lost the cherished wisdom of our Membership Secretary, Charlie Sharp. It became clear that we were ill-prepared for the unexpected and began to put in place arrangements for key roles to be 'shadowed' by others, who would be sufficiently knowledgeable to be able to take over the reins temporarily in exceptional circumstances. This will continue to be developed in the coming year.

Phillip Benns decided to step down a few months into his term but continues to provide invaluable support as our new Beacon Administrator. He is also assisting with our Joiners' and Leavers' surveys and with advice about social media usage.

Lesley Holland, who led our Events team (also over two years) also stood down (in October 2025). She has extended the range of social events offered to our members which has been greatly appreciated by all who have attended them. In wishing her a well-deserved rest, we welcome Sue Picano back as the Events Lead.

Barry Morris has served as our Treasurer for over two years but handed the reins over to Rob Evans at the end of 2025 (while remaining a Trustee). We have benefitted from his calm common sense and from some new procedures which he has introduced. We wish him well for the future and are grateful for all he has done.

Pat Spungin has decided not to stand for election at the AGM, having served over three years as a Trustee. We thank her for her contributions to the work of the Executive Committee.

Our priorities for 2026

Activities

1. Support and develop the range of interest groups and launch new groups
2. Develop innovative ways of managing demand for popular subjects
3. Support all conveners and attract new conveners to the role
4. Plan and deliver a range of social events
5. Arrange monthly meetings and deliver monthly talks with a range of expert speakers
6. Ensure all new members feel welcome and can take advantage of what is on offer
7. Address equality issues and increase the diversity of our membership ensuring CEDu3a is an inclusive organisation that does not tolerate any form of discrimination

Communications and recruitment

8. Communicate regularly with our membership through the website, social media, emails, Bulletin and Newsletter and raise the external profile of CEDu3a
9. Maintain and, when appropriate (e.g. the planned 2026 Open Day), increase our membership numbers
10. Develop relations with relevant organisations in Haringey to raise our profile in the Borough and to maximise opportunities for mutual benefit.

Operational

11. Manage the charity's business efficiently and effectively
12. Increase the number of volunteers and manage their contributions effectively
13. Maintain succession planning to ensure essential core competencies are retained in EC and elsewhere throughout CEDu3a.

Andrew Sich
Chair, CEDu3a

March 2026

CEDu3a – Annual Finance Report – 2025

Overview

CEDu3a continues to enjoy stable finances with substantial reserves. In view of these substantial reserves, the Executive Committee took the decision to reduce subscriptions for 2025 to £25 for a full year membership; £12.50 for part year membership and £5 for concessions, and to budget for a small deficit in 2025.

Accumulated reserves of £33k at 31st December 2025 are higher than the £10k that the Trustees previously set as the level needed to ensure that CEDu3a had an adequate backstop. The expectation is that this level of reserves will be eroded over time as a result of the reduction in individual membership subscriptions for 2025, and the Executive Committee's intention to maintain that subscription level for at least the next few years. However, this will need to be kept under review as increases in membership reduce the likelihood of in-year deficits being achieved.

One of the two one-year fixed interest rate deposits for £10,000, at Metro Bank, matured on 29 July 2025, and the money deposited in the Bank's savings account. The other matured on 2 January 2026. The money will be re-invested to achieve the best interest rates, but remaining in compliance with Charity Commission rules on investments.

Income

The main source of income continues to be from membership subscriptions. Membership income fell from £30,000 in 2024 to £29,000 in 2025. However, this reduction was less than anticipated due to a successful Open Day which resulted in an influx of new members. Additionally, there was also a small increase over the year in income from social events, which also contributed to the anticipated deficit for the year not being met. Overall, the total income has reduced from £35,854 in 2024 to £34,862 in 2025.

However, this still resulted in a surplus in 2025 of £1,000 having been just over £5,000 in 2024.

Expenditure

Total spending by CEDu3a continued to rise - from £30,000 in 2024, to over £33,000 in 2025. The largest element of spending remains group venues, group expenses and monthly meetings. These accounted for £17,500 in 2025 and is up on our spending in 2024 and 2023. There was Increased spending on the membership fee we pay to the national u3a which reflected the increased number of new members, with the fee itself remaining at its 2022 level of £4 per member. There was an additional expense in 2025 of £2,000, for the purchase of new communication equipment to replace that which was stolen.

CEDu3a also holds a Paypal account into which most members pay their membership subscriptions. Funds are transferred from this account to our Metro current account on a regular basis during the year.

This report was produced by Barry Morris, the ex-Treasurer and Rob Evans the current Treasurer. We have both relied heavily on support from Anne Hutchings and Jackie Langford for which we are very grateful and our thanks too to Paul Soper for examining our Accounts and writing the opinion which follows the formal Accounts below.

Barry Morris
Ex-Treasurer

Rob Evans
Treasurer

**CROUCH END & DISTRICT U3A
("CEDu3a")**

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD

1st JANUARY 2025 TO 31st DECEMBER 2025

	Notes	2025	2024
<u>INCOME</u>		£	£
Subscriptions	2	29,065	31,311
Income from Social Events	3	5,120	3,488
Other		110	0
Interest	5	531	1,055
TOTAL INCOME		<u>34,862</u>	<u>35,854</u>
 <u>EXPENDITURE</u>			
U3A Trust Membership Fee	6	4,240	3,912
Room Hire and Meeting Expenses		17,904	16,202
Equipment	7	2,127	337
Social events	4	5,265	4,805
Administration, Publicity, Website and Sundries	8	4,148	5,425
TOTAL EXPENDITURE		<u>33,684</u>	<u>30,681</u>
 <u>SURPLUS OF INCOME OVER EXPENDITURE</u>		<u>1,142</u>	<u>5,173</u>
 <i>Surplus brought forward from preceding year</i>		<u>32,025</u>	<u>26,854</u>
 Reserves accumulated at 31st December		<u>33,167</u>	<u>32,025</u>

**CROUCH END & DISTRICT U3A
("CEDu3a")**

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31st DECEMBER 2024

		31-Dec-25	31-Dec-24
	Notes	£	£
ASSETS			
Metro Bank Community Current Account		2,727	12,023
Metro Bank Community Instant Access Account		20,716	10,185
Metro Bank Community 1 Year Fixed Rate	9	10,000	10,000
PayPal balance	10	4,571	901
Other current assets		849	0
<u>TOTAL ASSETS</u>		<u>38,863</u>	<u>33,109</u>
LIABILITIES			
Deferred income	11	5,266	319
Accounts not yet paid	12	430	765
<u>TOTAL LIABILITIES</u>		<u>5,695</u>	<u>1,084</u>
<u>TOTAL ASSETS LESS TOTAL LIABILITIES</u>		<u>33,167</u>	<u>32,025</u>

Signed on behalf of the trustees:

Andrew Sich

Chair

Treasurer

Barry Morris

Date

**CROUCH END & DISTRICT U3A
(CEDu3a)**

NOTES TO THE ACCOUNTS

Note 1:

These accounts have been prepared on a receipts and payments basis except for the deferment of 2026 member subscriptions received before the end of 2025 and the inclusion of amounts in respect of payment of two outstanding bills due for 2025 which will be paid in 2026.

Note 2:

The 2025 subscription (membership fee) for existing and new members was £25 (full year), £12.50 (part year) or £5 (concession). Many people subscribed through PayPal which deducted a fee before forwarding the subscription to CEDu3a - membership income is shown net of that fee.

Note 3 & 4:

Social events in 2025 included two Summer parties, a classical music event, an afternoon tea, a quiz, a ceilidh and an Open Mic evening. For most events, except the summer parties, income from ticket sales broadly covered the costs involved.

Note 5:

Interest in 2025 was a combination of interest arising from 1. A Community Instant Access account held with Metro Bank 2. A Community 1 Year Fixed Rate account with Metro Bank which matured in July 2025. Interest is added when the deposits mature and no account has been taken of interest on those deposits that mature in 2026.

Note 6:

In 2025, CEDu3a paid an annual fee of £4 per member to The Third Age Trust. The membership fee was unchanged from previous years.

Note 7:

Purchases of equipment are treated as one-off expenditure and costs are not depreciated over a period of years. Equipment purchased this year included a channel mixer, a projector and microphone sets to replace the items stolen from the Moravian Church during the year.

Note 8

The administration costs include a fee of £1 per member for the use of the 'Beacon' database and ongoing maintenance of the website. Other sundry expenditure is included here including bank charges, and stationery.

Note 9:

During the year CEDu3a maintained two fixed rate Bonds of £10k each with Metro Bank. One matured in July and the capital and accrued interest credited to our Metro saver account. The other matures on 2 January 2026.

Note 10:

The majority of our subscription income is received via PayPal and periodically transferred to our Metro Bank account. At the end of December there was £4,571 in the Pay Pal account, which related to subscription income for 2026.

Note 11:

Deferred income relates to member subscriptions for the year 2026 which were received before the end of 2025 and will be recognised in the accounts for 2026.

Note 12

There were expenses anticipated but not yet paid by 31st December 2025 which related to the 2025 financial year. One was for hire of Crouch End Picturehouse for group meetings and the other related to monthly meeting expenses.

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2025.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all of the applicable directions given by the Charity Commission under section 145(b) of the Act.

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 accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that 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:

Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2026

Independent Examiner's Report to the Trustees of the Crouch End and District u3a Trust

I report to the trustees on my examination of the accounts of the Crouch End and District u3a Trust ('the Trust') for the year to 31 December 2025.

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'). These accounts have been prepared on a receipts and payments basis permitted by the Act because the total annual income does not exceed £250,000 but with adjustment, where prudent, for certain accruals and prepayments.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all of the applicable directions given by the Charity Commission under section 145(b) of the Act.

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 accounting records were not kept in respect of the Trust as required by section 130 of the Act or, that 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:

Paul Soper FCCA

Fellow of the Association of Chartered Certified Accountants

78 Inderwick Road
London
N8 9JY

12 March 2026