

GUILDFORD AREA u3a ANNUAL REPORT 2025

Governance: The Trustees hereby submit their Annual Report and Financial Statements for the period ended 31st August 2025.

The financial statements relate to Guildford Area u3a (Gu3a), registered charity no: 296975; registered office: PO Box 1631, Guildford, GU1 9HA.

Gu3a has been governed during the current year by the Trustees: Philip Harris (Joint Chair), Bernard Cohen (Joint Chair), Jackie Ring (Vice Chair), Sandi Layton (Secretary & Publicity), Alex Kundert (Treasurer), Margaret Clements (Prospectus), Moira MacQuaide (Director of Studies), Roger Philo (Webmaster), Jane Robertson (Venues), Margaret Sharp (External Relations), Sue Watson (Membership) and Justin Jackson (Beacon).

Changes to the Trustees (the Management Committee) became effective from the AGM in November 2024 and Trustees were voted in by the membership for a one-year term at the AGM.

All trustees are required to understand, through shared detailed documentation, their role and their legal obligations.

Other members who have assisted the committee significantly are: Jennifer Margrave (Monthly Meetings), Margaret Morgan (Newsletter Editor), Jackie Deyong (Prospectus) and Liz Rye (Venues Costs Controller) and Julie Beattie (former Chair & Events).

The Trustees met on 6 occasions during the financial year (01Sep- 31Aug) and an AGM was held on 25th Nov 2024, for the financial year 2023/24 where former Chair Julie Beattie stood down and Philip Harris and Bernie Cohen were voted Joint Chairs by the membership.

Caroline Sawyers, the External Relations representative also stood down at the AGM and was replaced by Margaret Sharp. Margaret has since picked up responsibility for Guildford u3a's monthly meetings, and Bernard Cohen one of the Joint Chairs, has now picked up the External Relations portfolio.

Activities: Gu3a is affiliated to the University of the Third Age movement. The Trustees follow the Charity Commission's general guidance, in relation to Gu3a aims and objectives and where possible in the management of the organisation.

Guildford Area u3a is self-funded through membership subscriptions, with costs kept as low as possible. Over 100 groups were created under eight faculties: Arts & Crafts, Humanities, Literature & Drama, Languages, Music, Games & Indoor Pursuits, Sport & Outdoor Leisure, and Science & Computing. Study Days, Monthly Meetings and Coffee Mornings, both at venues and on Zoom were planned along with a busy programme of visits and outings, allowing members to learn and mix socially, enabled by member volunteers.

The 2023/24 AGM took place at Queen Elizabeth Park Centre and on Zoom in November 2024 and voting was enabled electronically or by post prior to the meeting, as well as on the day for those attending in person.

The Annual lecture was not held again this year due to previous years' poor attendance and a general lack of interest.

As last year, three New Members' meetings were held in this year, in October, March and May, enabling those who joined Gu3a mid-year to attend these sessions.

The Annual Group Leaders' Lunch was hosted again by the Joint Chairs at the Lakeside Restaurant at Surrey University in late April, as a thank you, and in recognition of the huge amount of hard work that continues to be undertaken by the Group Leaders.

2025 marks the 40th Anniversary of Guildford Area u3a, and to mark the occasion former Chair, Julie Beattie arranged a Barn Dance in early May which was very well attended and a huge success. In addition to that a picnic was arranged by the Trips & Outings Group Leader, to further celebrate in the Spectrum gardens.

Guildford u3a attended Farmers' Market on Guildford High Street, in July and August this year. These two events were very successful, culminating in numerous new members joining as a result. The Management Committee recognises that these publicity events could not take place without all the volunteers and they kindly thank them for their support and effort.

Guildford Area's new Constitution was approved by the membership at the last AGM and as a result the changes have been introduced into the daily running of the organisation, as applicable.

Group Enrolment Day took place in August again at the Spectrum in Guildford where we welcomed many new members. Another successful event.

Lastly five coffee mornings were arranged from early July to late August, at venues in the Guildford area, giving members the opportunity to meet and mix with members outside their own groups.

Membership and Finances

As in previous years, the Trustees are required to prepare the Annual Report and Financial Statements giving a true reflection of the Charity, in accordance with applicable law, the United Kingdom Accounting Standards and complying with Charity regulations 2008 and the provisions of the Memorandum and Articles Association.

In preparing these financial statements, the Trustees are required to: i) identify accounting policies and apply them consistently; ii) observe the methods and principles of the Charities SORP; iii) make decisions and estimates that are reasonable and prudent; iv) confirm applicable accounting standards have been followed and if not explain the deviations in the financial statements; and v) prepare the financial statements on an ongoing basis, unless it is inappropriate to assume the Charity will continue to operate.

They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps in the prevention and detection of fraud or other irregularities. The Trustees confirm that the following applies: i) so far as each Trustee is aware there is no relevant audit information (information needed by the Gu3a's Independent Examiner Dominic Beattie, in connection with preparing his report) of which he is unaware; and ii) each trustee has taken all the steps necessary to make herself/himself aware of any relevant audit information and to establish that the Gu3a Independent Examiner has the information. An independent review, as required by Charity Commission takes place annually.

The number of members at the end of August was 1717 plus 10 associate members, (versus 1560 and 8 associate members in 2023/24).

This year there was a deficit of £7,679, with income down and expenditure up on last year, with an approximate 6.2% increase in the number of venue sessions held and an approximate 7% increase of average session costs. This trend is forecast to continue with inflation, venue and TAT capitation costs rising.

Reserves are now down to £70,902. Some detailed modelling has been conducted, which shows the revenue shortfalls increasing year on year, with reserves dropping significantly in the next couple of years, which is unsustainable.

It has therefore been decided to raise the annual subscription for 2026/27 from £30 to £35. The last increase was in late 2020.

Gu3a continues to fund two Zoom licences which are used for Management Committee meetings, AGMs and some group meetings.

Management Committee

Two Trustees and valued members of the Management Committee will stand down at this year's AGM. They are Jackie Ring, the Vice Chair and Moira MacQuaide, the Director of Studies.

Jackie has served on the Executive Committee for 5 years, and as per the Constitution is now required to stand down having completed her tenure. Her responsibilities will be picked up by one of the Joint Chairs. Jackie will continue with her invaluable Gu3a work on Moto and Trips and Outings.

Moira has served as Director of Studies for 6 years and feels it is now time to step down. Alja Schmidt will take on this role. Moira has been a huge force within Guildford u3a, running PPC meetings and Group Enrolment days as well as liaising with Group Leaders and coordinators on a regular basis, introducing new groups, group leaders and overseeing the general running of offerings. She leaves big shoes to fill as she steps down.

The Executive Committee would like to offer both Jackie and Moira a huge vote of "Thanks" for their dedicated service to Gu3a.

Lastly former Chair Julie Beattie has kindly agreed to be co-opted onto the Executive Committee for a further year to support the Committee and the Joint Chairs in the work they do.

BY ORDER OF THE BOARD OF TRUSTEES

Dated 29th Oct 2025

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Guildford Area U3A

Income and Expenditure Account

For the Year to 31 August 2025

	2025 £	2024 £
Income		
Membership subscriptions	46,750	44,900
Outings and concerts	45,547	49,566
Gift aid rebate	2,023	4,262
Interest received	3,250	2,429
Miscellaneous inc donations	1,473	1,805
Total income	99,043	102,962
Expenditure		
Hire of venues	46,379	40,815
Outings and concerts	44,329	47,773
40th celebration event	1,773	-
Enrolment day	300	285
Study events	385	490
Printing and stationery	1,761	1,928
Postage and telephone	1,697	1,947
Honoraria-in-kind	1,500	1,400
Equipment and maintenance	96	2,025
National membership subscription	6,288	6,052
Beacon fee	1,572	1,515
Publicity	-	766
Online activities	236	307
Miscellaneous	406	124
Total expenditure	106,722	105,427
Surplus/(Deficit) for the year	(7,679)	(2,465)

Guildford Area U3A

Balance Sheet

As at 31 August 2025

	2025 £	2024 £
Assets and Liabilities		
Current assets		
Santander current account	13,139	20,877
Santander interest / deposit accounts	34,876	41,005
Paypal account	780	1,126
United Trust bank accounts	53,275	50,940
Debtors and prepayments	13,030	13,737
	<u>115,100</u>	<u>127,685</u>
Current liabilities		
Membership subs received in advance	(31,968)	(35,670)
Other income received in advance	(11,497)	(11,123)
Sundry creditors	(733)	(2,311)
	<u>(44,198)</u>	<u>(49,104)</u>
Net assets	70,902	78,581
Reserves		
Accumulated fund as at 1 September	78,581	81,046
Surplus/(Deficit) for the year	(7,679)	(2,465)
Accumulated fund as at 31 August	<u>70,902</u>	<u>78,581</u>

Chairman

Treasurer

Philip Harris

Alexander Kundert

Date Signed



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
GUILDFORD U3A TRUST

On accounts for the year
ended

AUGUST 31, 2025

Charity no
(if any)

296975

Set out on pages

1 & 2

(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 / 08 / 2025**.

Responsibilities and
basis of report

As the charity's trustees, 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 Trust'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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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:

Date:

OCTOBER 28,
2025

Name:

DOMINIC BEATTIE

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

FCMA

Address:

36 KINGSWAY, GERRARDS CROSS, BUCKS, SL9 8NU

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

There were no material matters of concern in relation to the accounts for the year ending August 31, 2025.