

BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST(U3A)

England & Wales · Charity number 803112

Details

Other names	BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST, U3A IN BSE, UNIVERSITY OF THE THIRD AGE IN BURY ST EDMUNDS
Status	Registered
Legal form	Other
Registered	1990-05-01
Register	View on the Charity Commission register

Contact

Address Risbygate Centre
90 Risbygate Street
Bury St Edmunds
Suffolk
IP33 3AA

Phone 01284 723286

Email mail@u3aburystedmunds.co.uk

Website www.u3aburystedmunds.co.uk

Activities

Objects: ADVANCE THE EDUCATION OF THE PUBLIC AND IN PARTICULAR THE EDUCATION OF MIDDLE AGED AND ELDERLY PEOPLE IN BURY ST. EDMUNDS AND THE SURROUNDING LOCALITY.

Activities: The Bury St Edmunds U3A is a self-help group of people who are no longer in full-time paid employment. Our activities include:A monthly lecture, open to all membersSpecific-interest groups who meet at times of their own choosing.An annual Study Day on a nationally important topic, open to our members and other local U3As.We welcome (but do not insist on!) contributions from all.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport
- **Who:** Elderly/old People

Geography

- **Area of benefit:** BURY ST. EDMUNDS
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£68,899	£72,805	-	-
2024-07-31	£73,669	£68,101	-	-
2023-07-31	£68,155	£68,144	-	-
2022-07-31	£57,661	£52,554	-	-
2021-07-31	£14,021	£16,429	-	-

Trustees

Name	Role	Appointed
Carole Anne Rose		2025-09-02
Caroline Alice SAUL		2023-10-17
Douglas Edward Patterson		2024-06-04
Dr Barbara Ann Wilson		2024-11-19
Joanne Marie Pettifer		2024-12-03
Martin William Shelley		2025-10-21
Michael Patrick Burt		2024-09-03
Michelle Vera Thompson		2024-11-19
Vincent Joseph McDonald		2025-10-21

BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST(U3A)

England & Wales - Charity number 803112

Accounts

u3a Bury St Edmunds

Trustees' Annual Report

and

Financial Statements

Year ended 31 July 2025



1. Administrative Information

Charity Name: University of the Third Age in Bury St Edmunds

Charity No.: 803112

Charity Website <https://www.u3aburystedmunds.co.uk>

Registered Address
Risbygate Centre
90 Risbygate Street
Bury St Edmunds
IP33 3AA

Banker
Lloyds Bank
9 Buttermarket
Bury St Edmunds
IP33 1DB

Independent Examiner
Scrutton Bland
The Long Barn
Fornham Business Court
Fornham St Martin
Bury St Edmunds
IP31 1SL

Financial Year End 31st July

2. Governance and Management

U3A Bury St Edmunds is an unincorporated association and a registered charity affiliated to the Third Age Trust and the East of England U3A. It is governed by its constitution based on that of the Third Age Trust. The latest model of this constitution was adopted at the most recent Annual General Meeting on 19th November 2024.

3. Appointment of Trustees

Trustees and officers are elected at the Annual General Meeting (AGM). Under the recently adopted constitution, there must be a minimum of 5 and not more than 12 elected Trustees.

The Committee may co-opt a further 3 Trustees if they consider it would be in the interests of the organisation to do so.

A person may not serve as an Officer or Trustee for a continuous period in excess of 3 years without an interval of at least 1 year between the periods of service.

The maximum total period of service of any Trustee is 9 years in any combination of roles whether or not the periods of service are contiguous.

4. Management Control structure

The Trustees are responsible for strategic direction and governance as well as the day-to-day operation of the Charity. During the current financial year 1st August 2024 – 31st July 2025 the following Trustees and Officers were in post

Until AGM 19/11/2024			
Name	Committee Role	Appointed	Retired
Rainaldo O'Meara	Chairperson		
Elizabeth Barham	Business Secretary		
Malcolm Seymour	Treasurer		
Caroline Saul	Membership Secretary		
David Dawson	Trustee		
Michael Burt	Trustee	03/09/2024	
Mark Manning	Trustee		
Douglas Patterson	Trustee		
Peter Chapman	Trustee		

Following AGM 19/11/2024			
Name	Committee Role	Appointed	Retired
Rainaldo O'Meara	Chairperson		01/05/2025
Joanne Pettifer	Business Secretary	07/01/2025	
Michael Burt	Treasurer and Acting Chairperson from 01/05/2025		
Caroline Saul	Membership Secretary		
Mark Manning	Trustee (Interest Groups)		31/07/2025
Douglas Patterson	Trustee (Future Talks)		
Peter Chapman	Trustee (Trips Liaison)		01/07/2025
Michelle Thompson	Trustee		
Barbara Wilson	Trustee		

5. Objectives

The charitable purpose of the u3a Bury St Edmunds is the advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means including associated activities conducive to learning and personal development, in Bury St Edmunds and its surrounding locality.

As a member of the Third Age Trust, we adhere to the principles of the u3a movement which is non-religious and non-political:

- membership of a u3a is open to all in their third age, which is defined not by a particular 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.
- members should do all they can to ensure that people wanting to join a u3a can do so.

6. Treasurer's Report

From the point of view of finance this has been another successful year for our organisation. Our u3a membership continued to increase month on month so that by the year end on 31st July we had a total of 1181 members enrolled. This represents some 100 additional subscriptions above our expected budget and largely explains the surplus of income versus expenditure in the general Fund totalling £1,315.

Day-to-day financial activity is captured through three bank accounts; Main, Theatre and Travel recognising the significant sums of money and volume of transactions involved in the Theatre and Travel Groups. The Main account also deals with the 'restricted' funds of the many interest groups who, of necessity, use this account to ensure that fees and payments made by members are held securely and transparently. Sadly, after 25 years in operation, this year has seen the winding down of the Travel Group with the small residue of its funds represented in the accounts as a donation to the General Fund.

The u3a website and membership systems developed just a few years ago have repaid the investment made and stand us in good stead by providing a friendly user interface and semi-automated renewal system allowing the committee to cope with the current volume of subscriptions. Although the option to pay by debit or credit card gives rise to a small commission charge, this is an important feature since it ensures that payment is taken immediately. As an alternative, payment directly by bank transfer is still welcomed and all members are also encouraged to consider making their subscription subject to gift aid so long as they meet the eligibility criteria.

EQUALS prepaid cards are a convenient way to make payments for expenses without having to call upon the Treasurer to raise a payment from the u3a bank account. Committee members and Interest Group co-ordinators may use these cards to remove the need to reclaim expenses after paying out of their own bank account. In advance and at the card user's request, the Treasurer adds a float (e.g. £100) from the appropriate funds onto the card so that it can be used for (small) purchases. Receipts are provided to the Treasurer retrospectively to support the expenditure made.

The Trustees have considered our organisational performance over the year and the level of reserves available (£22,340 held on deposit with the CCLA) to arrive at a budget for 2025-26 which retains the annual membership subscription at £15.

Michael Burt
Treasurer

7. Chair's Annual Report for the Year

At our AGM in November 2024 we adopted the latest model constitution based on that of our parent body the Third Age Trust essentially to provide greater flexibility in the number of Trustees needed to operate our organisation as a Charity.

This was an interim solution that ensured we could continue as a charity with fewer Trustees for a short period but there is no doubt that the growing size of our u3a branch demands a higher ratio of Trustees to overall membership numbers in order to thrive.

I am pleased to report that we have turned a corner so that more Trustees are now coming forward to join the committee. Longer term our strategy is for the Committee to develop stronger links with our local group organisers to both ensure that our actions reflect the needs of members but also to encourage succession planning within the leadership of our Interest Groups. Moreover, especially within this cohort of dedicated members we would look to recruit a future generation of Trustees for the Bury St Edmunds u3a committee.

Those who currently serve as Trustees and others who have recently stood down deserve our sincere thanks for their hard work and dedication to our cause. I would particularly single out our retiring Chairman, Rainaldo O'Meara whose guidance over the last 3 years has established a firm foundation on which to take forward our branch of the u3a.

Rainaldo continues to support the Trustees off-committee in his role as Apex planned talks co-ordinator. Mark Manning and Peter Chapman have also retired as Trustees but continue their involvement with u3a as Interest group leaders. Our new Constitution sensibly prescribes that a Trustee may serve for a maximum three years before standing down for at least one year so that there is a constant renewal of ideas on the Executive Committee.

Locally every U3A is run and activities are delivered by volunteers including the Trustees on the Committee, our many Interest Group Co-ordinators, the stewards and technical team who support the monthly Apex talks and those involved day-to-day with our newsletter production and distribution and website administration. We applaud their commitment and the contribution they make to the on-going success of Bury St Edmunds u3a.

Highlights of the Year 2024-25

Talks

The programme of monthly talks held at the Apex is well supported and greatly appreciated by our membership. This last year has seen topics from St Edmund to Fabergé via the Vikings and Magna Carta. We heard from the BTO on how research on wading birds, especially the curlew, is helping to secure a brighter future for them in spite of climate change. Our own u3a choir presented Christmas music and a fascinating talk on 'Making sense of Popular Culture' was given by one of our own members, Dr Jack Fawbert.

Interest Groups

U3a Bury St Edmunds now has some 80 Interest Groups delivering week in and week out on our aspiration to promote life-long learning. Some members belong to multiple groups and some to none, simply appreciating the content and social interaction at our monthly lectures in the Apex. The committee recognise that supporting our Interest Groups and Group co-ordinators is of prime importance and intend to focus on this objective in the coming year.

Travel Study Group

From time-to-time some Interest Groups will run their course and so it is that the Travel Study Group which organised activities for over 25 years has now disbanded. Frances Lewis, who was involved over that time, remembers its activities.

“Meetings were held each month with talks on all aspects of travel, from local visits to worldwide experiences. Many speakers were u3a members, but we also heard from other people about their visits to other lands. Most talks were illustrated, originally with colour slides through a projector, and, more recently by digital projection. We all agreed that we learnt more about the world from these talks than we ever did from school geography lessons!”

“Our organised travel trips were mostly to UK destinations, although we did visit Venice, Prague and Paris as a group. So, each year we organised a 5 day visit to a town or city in England or Wales, travelling together by coach and staying in student accommodation (plenty of affordable single rooms), and visiting places of local and historic interest. For many of our members this was their main summer holiday, and, once again, it was the chance to visit places that we would not otherwise have been to. Perhaps the most exciting was the visit to the Dinorwig Power Station, inside a mountain in Snowdonia, north Wales, down long tunnels, past an underground lake, to the actual, very noisy, hydroelectric power station.”

“We also arranged many day visits to more local places of interest, most recently to the UEA Sainsbury Centre and Norwich, and to Audley End. During 2024 our monthly talks, mostly from u3a members, included Iran, Macedonia, Canada, Myanmar, Dunwich, Singapore, Suffolk Rivers, India, South America, and Trinity House lighthouses.”

Coach Trips

These outings open to all members, are one-day events within travelling distance of Bury St Edmunds normally taking in 2 attractions on the same day. Dedicated organiser Pat Lees is the tour-de-force behind these trips arranged 4 or 5 times per year resulting in an enjoyable day out for a full coachload of u3a members. Since 1st August 24 trips have been made to

Venue	Numbers
Houghton Hall and Antony Gormley Sculptures	48
RAF Air Defence Radar Museum Neatishead and lunch at Filby Bridge Restaurant	40
Woolsthorpe Manor NT and Belton Estate NT	37
Long Shop Museum and the Red House Aldeburgh	40
Stalham Firehouse Museum and Museum of the Broads with Boat trip	42

Michael Burt
Acting Chairman

Approved by the Trustees on 7th October 2025 and signed on their behalf by:



Michael Burt (Acting Chairman)



Joanne Pettifer (Business Secretary)

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Receipts and Payments Account for the year ended 31 July 2025

	Unrestricted Funds	Restricted Funds	Total 2024/25	Total 2023/24
	<i>General Fund</i>	<i>Interest Groups</i>		
Income				
Membership subscriptions	18,002		18,002	16,125
Bank interest	956		956	810
Donations	94		94	-
u3a Suffolk District Network			-	126
Gift Aid reclaim	2,674		2,674	2,126
	21,726		21,726	19,187
Coach trip and event receipts	9,239		9,239	11,477
Travel Group receipts		224	224	1,215
Theatre Group receipts		24,156	24,156	24,663
Other Study Group receipts		13,554	13,554	17,126
	30,965	37,934	68,899	73,669
Expenses				
Third Age Trust membership	4,568		4,568	3,932
Third Age Matters Magazine	3,338		3,338	2,618
Equipment purchase	579		579	590
Website	1,242		1,242	1,009
Monthly talk costs	6,328		6,328	5,581
Coffee/Social events	119		119	685
Room hire and accommodation costs	775		775	850
Accounting software	602		602	578
Postage and stationery	693		693	439
Committee expenses	-		-	8
Independent Examiner fee	432		432	414
E-banking commission	397		397	357
Miscellaneous expenses	-		-	419
Publicity	-		-	30
Development costs	100		100	-
Membership costs	572		572	-
	19,745		19,745	17,511
Coach trip and event expenditure	9,904		9,904	11,259
Travel Group expenditure		979	979	890
Theatre Group expenditure		26,122	26,122	22,537
Other Study Group expenditure		16,055	16,055	15,904
	29,649	43,156	72,805	68,101
Surplus/(Deficit)	1,315	(5,222)	(3,907)	5,568
Cash Funds at 31 July 2024 b/f	23,055	11,332	34,387	28,819
Cash Funds at 31 July 2025 c/f	24,370	6,110	30,480	34,387

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Statement of Assets and Liabilities for the year ended 31 July 2025

	Equals Cards	Lloyds Main A/c	CCLA Deposit	Lloyds Theatre A/c	Total
Unrestricted Funds	227	1,803	22,340	-	24,370
Restricted Funds					-
Theatre Group	129	-	-	3,268	3,397
Other Groups	198	2,515	-	-	2,713
	554	4,318	22,340	3,268	30,480

Assets retained for the charity's own use

The following assets are held for members use and relate to the General Fund:

Viz-Pro Display Board

2 x Wonderwall Tabletop Folding Exhibition Display Boards

3 Hewlett Packard Pavillion notebooks

Toshiba Satellite laptop

2 x Epson projector

Ative AT-16X shredder

2 x iZettle card readers

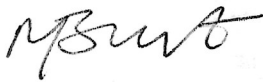
Asset costs are expensed in the year of purchase.

Notes to the Accounts for the year ended 31 July 2025

1. The financial statements have been prepared on the Receipts and Payments basis.
2. Restricted Funds were held during the year on behalf of the following Interest Groups:
Art Appreciation, Antiques, Badminton, Book 2, Choir, Churches and Villages, Craft, Garden, Government and Politics, History, Music Matters, Painting and Drawing, Philosophy, Photography, Pickleball, Science and Society, Theatre, Travel, Wine Appreciation, Wines Around the World
3. Coach trips and events receipts include £1,300 received from members relating to a future visit to Harlaxton Manor in August.

4. Theatre Group receipts include £8,663 received from members relating to future events; costs of £6,971 have been paid in advance.

Approved by the Trustees on 7th October 2025 and signed on their behalf by:



Michael Burt (Acting Chairman)



Joanne Pettifer (Business Secretary)

**Independent Examiner's Report to the Trustees of
The University of the Third Age in Bury St Edmunds
Charity Number 803112**

I report to the trustees of my examination of the accounts of the University of the Third Age in Bury St Edmunds (the Trust) for the year ended 31st July 2025 which are set out on pages 1 to 3.

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').

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 135(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 Trust 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 CP Kelly

Date: 13/10/2025

Christopher P Kelly FCA

Scrutton Bland Limited
The Long Barn
Fornham Business Court
Fornham St Martin
Bury St Edmunds
Suffolk
IP31 1SL

BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST(U3A)

England & Wales - Charity number 803112

Accounts

u3a Bury St Edmunds

Trustees' Annual Report

and

Financial Statements

Year ended 31 July 2024



Trustees' Annual Report for the year ended 31 July 2024

1. Administrative information

Charity Name	University of the Third Age in Bury St Edmunds
Charity Number	803112
Charity Website	https://www.u3aburystedmunds.co.uk
Registered Address	Risbygate Centre 90 Risbygate Street Bury St Edmunds IP33 3AA
Banker	Lloyds Bank 9 Buttermarket Bury St Edmunds IP33 1DB
Independent Examiner	Jacobs Allen 59 Abbeigate Street Bury St Edmunds IP33 1LB

2. Governance and Management

u3a Bury St Edmunds is an unincorporated association and a registered charity. It is governed by its constitution which was adopted on 20 June 2001 and is affiliated to the Third Age Trust and the East of England u3a.

Appointment of Trustees: trustees are elected at the Annual General Meeting which is normally held in October. Under the constitution, there must be a minimum of eight and not more than twelve elected trustees. The trustees may co-opt a further two trustees if they consider it would be in the interests of u3a Bury St Edmunds to do so.

Management: the trustees are responsible for strategic direction and governance as well as the day-to-day operation.

Trustees who served in the year to 31 July 2024:

Committee Role

Rainaldo O'Meara	Chair
Elizabeth Barham	Secretary
Malcolm Seymour	Treasurer

Jennifer Baker	Interest Groups	
Peter Chapman	Trips Liaison	
David Dawson	Development	
Susan Hawthorn	Social	
Caroline Saul	Membership	Appointed 17 October 2023
Mark Manning		Appointed 7 May 2024
Richard Leonard		Appointed 7 May 2024 / Resigned 31 July 2024
Douglas Patterson		Appointed 4 June 2024
John Byrne		Resigned 17 October 2023
Sheila Deare		Resigned 17 October 2023
Stuart Lee		Resigned 17 October 2023
Jonathan Hart		Resigned 17 October 2023

3. Objectives

The charitable purpose of the u3a Bury St Edmunds is the advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means including associated activities conducive to learning and personal development, in Bury St Edmunds and its surrounding locality.

As a member of the Third Age Trust, we adhere to the principles of the u3a movement which is non-religious and non-political:

- membership of a u3a is open to all in their third age, which is defined not by a particular 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.
- members should do all they can to ensure that people wanting to join a u3a can do so.

4. Chair's Annual Report for the Year

Our end of year report for 2023/24 carries a somewhat mixed message. On the one hand, once again we are happy to report yet another successful year of steady membership increases and a firm and healthy income base, managing to do this without raising our annual subscription, whilst at the same time expanding our social activities. On the other hand, this accomplishment has not come without a caveat. This growth in membership numbers has not brought with it a corresponding and necessary upturn in volunteer Trustees to help run our organisation. Consequently, we have had to amend our constitution.

A few months ago we announced that our membership had reached 1,000, and since then our numbers have grown still further. The 31st of July 2024 year-end total of 1,075 paid subscriptions represents an increase of 108 members compared to the same point last year. Whilst the finer details of our accounts can be read in our Financial Statement, a headline feature worth highlighting is that although our total cash funds at year-end were slightly down

compared to July 2023, we still carried forward just a little over £23,000 into 2024/25. Many grateful thanks go to our Treasurer, Malcolm Seymour, for again steering a steady ship this past year.

Very sadly we have to say farewell to five of our Trustees who have decided to step down from the Committee this October. Malcolm Seymour our aforesaid Treasurer, who has executed this role with aplomb for the last 3 years; David Dawson, who has been our successful Talks and then Development Secretary since October 2021; Sue Hawthorn, who has been our enthusiastic Social Secretary during a very productive year; Jennifer Baker who has been looking after Interest Group matters for the last year; and Liz Barham, a previous Chair and current Business Secretary, who has been a constant source of ideas and energy for almost five years;. Our most heartfelt thanks go to them.

Those who undertake to stay on as Trustees also deserve thanks for the hard work they have put in during this flourishing year. Peter Chapman, who has continued in his role of Trips liaison; and Caroline Saul, who has most effectively controlled the demanding role of Membership Secretary.

We were fortunate that within the past six months, Mark Manning, Richard 'Jim' Leonard, Doug Patterson, and Mike Burt agreed to be co-opted as Trustees, although Jim has since had to withdraw from the Committee as a result of health concerns, and we also thank them for their valuable contributions. Mike will become our new Treasurer following this year's AGM, and Mark and Doug will be taking on specific roles in the Committee to be announced in due course.

We are also most thankful that we have many volunteers in off-committee roles to whom we are particularly grateful: Gayle Wade edits the newsletter, runs our publicity, and also organises the Apex stewarding; Peter Lydamore supervises the Apex technical team; Pat Lees plans and organises the day trips; Martin Saul works on our website content; Jonathan Hart has assisted David Dawson on the Apex talks; Stuart Lee is in charge of posting out paper copies of the newsletter to those who do not have email; and then of course there are all those individual Group Leaders, those in the Technical Team, the Computer Clinic, the Apex Stewards - their enthusiasm and commitment is instrumental in maintaining the on-going success of Bury St Edmunds u3a.

Whilst it is encouraging to report a healthy u3a in terms of membership and finance, it is also important to ensure that the future remains viable. And in that respect the ratio of Trustees to the total number of members still remains far too low for the growing size of our u3a.

So, although we have over 1,000 members, we unfortunately received only 6 nominations to stand for the next committee at the time of our deadline for submissions. As a consequence, having just 6 committee members would be in breach of our existing constitution, which required a minimum of 8. Faced with the possibility of having to dissolve our Bury St Edmunds branch, we decided that we preferred to soldier on, but with a revised constitution which would allow us to continue with fewer committee members. The revision of our constitution required ratification from the national u3a organisation before we could put it to a vote of our own membership at an AGM, which in turn required a three-week notice of the AGM

agenda and accounts. This, we felt, was too short a time to have everything in place for the usual October AGM, and so it was agreed to postpone this year's AGM to today's date.

Highlights of 2023-2024

Recruitment of New Members

As mentioned earlier, it has been another year of growth in our membership and in June we announced that we had passed the 1,000 mark. Since then we have been joined by several dozen more members. November last year saw the introduction of a New Members Help Desk in the Apex foyer prior to our monthly talks. This has remained in place during the course of this year and has served as a point of welcome and assistance for our members whether attending the talk or just passing by.

Publicity

It is always pleasing to have positive publicity, and, thanks to Gayle Wade's efforts, there was a feature in the Community section of the Bury Free Press in June commenting on our u3a.

Social Activities

The existing programme of 'new members' coffee mornings was developed. Our Social Secretary, Sue Hawthorn, organised two more this year, with approximately 20 to 25 new members attending each event, the latest of which was held at the Oddfellows location in the centre of town. In addition, Sue organised a very successful Spring Lunch at Edmunds Restaurant in April, which was a resounding success.

Interest Groups

This last year saw a number of new interest groups formulating, including Members On Their Own (MOTO), Cryptic Crosswords, Dementia Carers, a second Cribbage group, Scrabble, Pickleball, Walking Cricket, Walking Football, lawn bowls and several more. Hopefully, given time, all will grow and thrive. As I mentioned last year, no subject is too niche and there is always a good chance that there will be others that share your interest. If you have a pastime that you think others may share, suggest it to our Interest Group Co-ordinator in order to have it advertised to make up a group.

Talks

Our programme of monthly talks, organised by David Dawson and Jonathan Hart, has gone from strength to strength. Attendances in the last year have been the highest since the onset of the Covid restrictions. The talk before last December, a most successful and entertaining return by Charlie Haylock, provided us with our largest audience of 2023. This year we have been treated to talks ranging from a Suffolk teacher's ascent of Everest to the role of the RAF Special Operations Executive in World War II, and in between we have heard about Renaissance and Revival in Building Design, Sacred Places in the World, the history of our local Theatre Royal, and Medieval Lavenham.

In late April David introduced the first of a new programme of occasional speciality talks designed for a smaller audience and introduced by one of our members. The idea of the Tea Time Talks was piloted successfully last year with the subject of bereavement, and this year covered the topics of 'On-Line Scamming and Fraud', led by Stephen Poulter, and 'Patients

Who Changed My Life' with Barbara Wilson. In late September Peter Chapman discusses 'Philosophy for Life'.

Trips

Once more we are indebted to one of our non-committee volunteers, Pat Lees, who working with Peter Chapman has planned and organised our day coach trip programme, which is open to all members. This year trips were made to Finchingfield Guildhall and Braxted Park in Essex, Our Lady of Walsingham and Thursford Steam Museum in Norfolk, and Bourne Mill and Green Island Gardens, also in Essex. In September, a visit to Houghton Hall House and Gardens near Kings Lynn is on the agenda.

To close, many thanks to all members for continuing to strengthen the Bury St Edmunds u3a, and especially to all members, past and present, who have served on the Committee for their commitment and support.

Rainaldo O'Meara
Chair

5. Treasurer's Report

When the Committee agreed the budget for this financial year back in early 2023, the expectation was that membership numbers would be around 950 and there would be a planned net deficit. However, another 100 members joined in the year and this continuing growth in membership has contributed significantly to the annual surplus of £1,894 on the General Fund. The balance on the General Fund is now £23,055; this is managed by the Committee and is separate from the 'ring fenced' Interest Group funds, which total £11,332.

The main elements of the surplus are the increased subscription income and additional interest on the deposit account. The absolute level of expenses - £17,511 - is lower than the previous year - £18,916; because the accounts are prepared on a cash basis this can mask the fact that certain costs include charges for more than one year. So, Room hire and accommodation costs are £850 compared with £62 last year; however, this reflects the fact that not all the costs for 2022/23 were invoiced in the last financial year. Similarly, this year's cost of the Third Age Magazine is £2,618 compared with £4,278 last year; the 2022/23 figure included two years' worth of charges. Nevertheless, the annual level of costs is broadly in line with the budget.

It is pleasing to note that coach trips and events organised through the Committee have increased significantly this year, with total receipts of £11,477 compared with £7,001 last year. The process for booking coach trips has evolved during the year, and members are encouraged to pay via BACS rather than cheque; this is also the case with trips organised by individual Interest Groups.

The accounts as presented reflect all the transactions recorded in the financial year, which total some 1,600 postings to the financial records.

The Trustees continue to review the level of the General (Unrestricted) Fund and are seeking ways to utilise the resource in line with our charitable purpose. With increasing membership and the level of funds, there is no current pressure to review the annual subscription.

Malcolm Seymour
Treasurer

Approved by the Trustees on 1 October 2024 and signed on their behalf by:



Rainaldo O'Meara (Chair)



Malcolm Seymour (Treasurer)

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Receipts and Payments Account for the year ended 31 July 2024

	Unrestricted Funds	Restricted Funds	Total 2023/24	Total 2022/23
	<i>General Fund</i>	<i>Interest Groups</i>		
Income				
Membership subscriptions	16,125		16,125	14,514
Bank interest	810		810	403
Donations	-		-	191
u3a Suffolk District Network	126		126	-
Gift Aid reclaim	2,126		2,126	1,938
	<u>19,187</u>		<u>19,187</u>	<u>17,046</u>
Coach trip and event receipts	11,477		11,477	7,001
Travel Group receipts		1,215	1,215	650
Theatre Group receipts		24,663	24,663	28,563
Other Study Group receipts		17,127	17,127	14,895
	<u>30,664</u>	<u>43,005</u>	<u>73,669</u>	<u>68,155</u>
Expenses				
Third Age Trust membership	3,932		3,932	3,692
Third Age Matters Magazine	2,618		2,618	4,278
Equipment purchase	590		590	-
Website	1,009		1,009	1,237
Monthly talk costs	5,581		5,581	5,437
Coffee/Social events	685		685	1,725
Room hire and accommodation costs	850		850	62
Accounting software	578		578	470
Postage and stationery	439		439	569
Committee expenses	8		8	37
Independent Examiner fee	414		414	390
E-banking commission	357		357	340
Miscellaneous expenses	420		420	16
Publicity	30		30	240
Membership cards	-		-	423
	<u>17,511</u>		<u>17,511</u>	<u>18,916</u>
Coach trip and event expenditure	11,259		11,259	6,021
Travel Group expenditure		890	890	1,024
Theatre Group expenditure		22,537	22,537	29,889
Other Study Group expenditure		15,904	15,904	12,294
	<u>28,770</u>	<u>39,331</u>	<u>68,101</u>	<u>68,144</u>
Surplus/(Deficit)	1,894	3,674	5,568	11
Cash Funds at 31 July 2023 b/f	21,161	7,658	28,819	28,808
Cash Funds at 31 July 2024 c/f	<u>23,055</u>	<u>11,332</u>	<u>34,387</u>	<u>28,819</u>

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Statement of Assets and Liabilities for the year ended 31 July 2024

	Total	Restricted Funds	Unrestricted Funds	CCLA Deposit	Lloyds Theatre A/c	Lloyds Travel A/c	Total
Unrestricted Funds							
			20	6,651	16,384		23,055
Restricted Funds							
Theatre Group		155	-	-	5,134	-	5,289
Travel Group		74	-	-	-	700	774
Other Groups		461	4,808	-	-	-	5,269
		710	11,459	16,384	5,134	700	34,387

Assets retained for the charity's own use

The following assets are held for members use and relate to the General Fund:

- Viz-Pro Display Board
- 2 x Wonderwall Tabletop Folding Exhibition Display Boards
- 3 Hewlett Packard Pavillion notebooks
- Toshiba Satellite laptop
- Epson projector
- Ative AT-16X shredder
- 3 x iZettle card readers

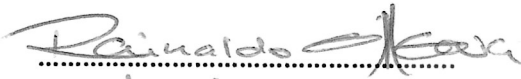
Asset costs are expensed in the year of purchase.

Notes to the Accounts for the year ended 31 July 2024

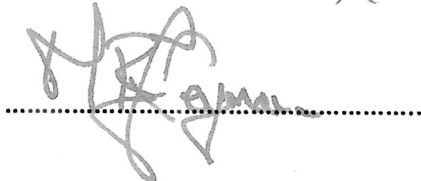
1. The financial statements have been prepared on the Receipts and Payments basis.
2. Restricted Funds were held during the year on behalf of the following Interest Groups:
 Art Appreciation, Art History, Badminton, Calligraphy, Choir, Churches and Villages, Craft, Current Affairs, Garden, Government and Politics, History, Music Matters, Painting and Drawing, Philosophy, Photography, Science and Society, Theatre, Travel, Wine Appreciation, Wines Around the World

3. Coach trips and events receipts include £1,505 received from members relating to a future visit in September.
4. Travel Group receipts include £675 received from members relating to a future visit in August.
5. Theatre Group receipts include £12,075 received from members relating to future events; costs of £7,991 have been paid in advance.
6. Churches and Villages Group receipts include £1,506 received from members relating to a future visit in August.
7. Garden Group funds include £750 for coach hire costs incurred in July but not yet invoiced.

Approved by the Trustees on 1 October 2024 and signed on their behalf by:


.....

Rainaldo O'Meara (Chair)


.....

Malcolm Seymour (Treasurer)

**Independent Examiner's Report to the Trustees of
The University of the Third Age in Bury St Edmunds
Charity Number 803112**

I report to the trustees of my examination of the accounts of the University of the Third Age in Bury St Edmunds (the Trust) for the year ended 31st July 2024 which are set out on pages 1 to 3.

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').

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 135(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 Trust 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 *CP Kelly*

Date: *01/10/2024*

Christopher P Kelly FCA

Jacobs Allen Limited
59 Abbeygate Street
Bury St Edmunds
Suffolk
IP33 1LB

BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST(U3A)

England & Wales - Charity number 803112

Accounts

u3a Bury St Edmunds

Trustees' Annual Report

and

Financial Statements

Year ended 31 July 2023



Trustees' Annual Report for the year ended 31 July 2023

1. Administrative information

Charity Name	University of the Third Age in Bury St Edmunds
Charity Number	803112
Charity Website	https://www.u3aburystedmunds.co.uk
Registered Address	Risbygate Centre 90 Risbygate Street Bury St Edmunds IP33 3AA
Banker	Lloyds Bank 9 Buttermarket Bury St Edmunds IP33 1DB
Independent Examiner	Jacobs Allen 59 Abbeygate Street Bury St Edmunds IP33 1LB

2. Governance and Management

u3a Bury St Edmunds is an unincorporated association and a registered charity. It is governed by its constitution which was adopted on 20 June 2001, and is affiliated to the Third Age Trust and the East of England u3a.

Appointment of Trustees: trustees are elected at the Annual General Meeting which is normally held in October. Under the constitution, there must be a minimum of eight and not more than twelve elected trustees. The trustees may co-opt a further two trustees if they consider it would be in the interests of u3a Bury St Edmunds to do so.

Management: the trustees are responsible for strategic direction and governance as well as the day to day operation

Trustees who served in the year to 31 July 2023:

Committee Role

Rainaldo O'Meara	Chair
John Byrne	Vice Chair
Elizabeth Barham	Secretary

Jennifer Baker	News/IT	
Peter Chapman	Education	
David Dawson	Development/Talks	
Sheila Deare	Membership	
Stuart Lee	Interest Groups	
Malcolm Seymour	Treasurer	
Jonathan Hart	Talks	Appointed 18 October 2022
Susan Hawthorn	Social	Appointed 7 February 2023

Desme Smith		Appointed 1 November 2022 Resigned 5 January 2023
Cheryl Wilder		Appointed 1 November 2022 Resigned 5 January 2023

3. Objectives

The charitable purpose of the u3a Bury St Edmunds is the advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means including associated activities conducive to learning and personal development, in Bury St Edmunds and its surrounding locality.

As a member of the Third Age Trust we adhere to the principles of the u3a movement which is non-religious and non-political:

- membership of a u3a is open to all in their third age, which is defined not by a particular 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.
- members should do all they can to ensure that people wanting to join a u3a can do so.

4. Financial Results

The Trustees have maintained the annual subscription at £15, and the subscription income has increased by £1,699 in the year. This represents a growth of over 100 members, to a year-end total of 967. In part this can be attributed to the interest generated by our successful celebration event held on 21 September 2022.

The results for the year produced a deficit of £1,870 on the General Fund, which compares with a surplus of £2,755 in the previous year. The main reason for this movement is that the charge for the Third Age Matters Magazine in 2021/22 was not received in the financial year, and consequently two years' costs have been paid in 2022/23.

The total Unrestricted Funds are £21,161 compared with £22,051 in the previous year, and the Restricted Funds held on behalf of Interest Groups totals £7,658.

The Trustees' policy is to maintain reserves of Unrestricted Funds at a level that will cover a minimum of six months operational expenditure. Looking forward, the Trustees have decided to utilise £2,500 of the Unrestricted Reserves in 2023/24 to develop the role of our u3a with other organisations in Bury St Edmunds.

5. Chair's Annual Report for the Year

In the Chair's annual report this time last year, I noted the Committee's efforts to keep the Bury St Edmunds u3a afloat following the membership and income setbacks suffered as a result of the Coronavirus pandemic. Thankfully, due to the enthusiasm of the members to return to normal we were able to thrive then, and now I can report yet another successful year in terms of a membership increase, as well as a solid income base - both whilst maintaining our annual subscription unchanged.

The 31 July 2023 year-end total of 967 represents an increase of over 100 members compared to last year. And without going into the details of our accounts, which you can read in our Financial Statement, I would like to offer my thanks to the steady steering of our Treasurer, Malcolm Seymour. Whilst our total cash funds at year-end were slightly down compared to July 2022, we still carried forward a handsome £21,000 into 2023/24.

Sadly we have to say farewell to three of our stalwart Committee members. Our indebted thanks go to Sheila Deare, who has served as Membership Secretary for 6 years; John Byrne, who has served as Chair, Vice Chair, and has been responsible for championing EDI during his 3 years; and Stuart Lee, who took on the role of communicating with Interest Groups.

Fortunately, we have been able to recruit two new Trustees. In January Susan Hawthorn was co-opted onto the Committee and already you will have experienced the enthusiasm that she has brought to the role of Social secretary with organising a number of successful events. We also welcome Caroline Saul who will join the Committee in November and will become our new Membership Secretary.

However, once again this year I have to mention that the total number of 8 Trustees remains too low for the growing size of our u3a, and as a priority we continually seek to recruit more, both for our capability now, and also to ensure succession planning for the future.

Whilst recruitment of Trustees has been a major problem for u3as across the country, particularly in recent pandemic times, we are thankful that we have many volunteers in non-committee roles to whom we are particularly grateful because without them we would not be able to provide the activities in our programme. The Group Leaders, the Technical Team, the Computer Clinic, the Apex Stewards, and those that run our publicity and trips are all non-committee volunteers. Their enthusiasm and commitment is invaluable in helping make Bury St Edmunds u3a the success it currently occupies.

So please, if you are willing to spare some time as a committee member, you can read details about the responsibilities in the section 'Committee Roles' which can be found in the dropdown menu of 'About Us' on the website. Alternatively, if you would like to help us but not necessarily in an official committee capacity or on a regular basis, why not become one

of our volunteers by getting in touch with any member of the Committee who will be happy to answer any questions you may have about specific roles and expectations.

Early this year, the Committee met to discuss a SWOT (Strength, Weaknesses, Opportunities and Threats) analysis of our u3a, in order to define better our way forward this year. Resulting from that analysis, a programme of actions was agreed on.

Progress Against Actions 2022-2023

1. Publicity

One of the key ongoing roles of the u3a is to provide information to the wider community, but it was felt that we needed to strengthen our position with regular publicity and more frequent events in addition to the monthly talks. To that end we identified a need for both a Social Secretary and a Publicity Secretary to work in tandem. These roles have been admirably filled by Sue Hawthorn from the Committee and by Gayle Wade as a non-committee volunteer. Indeed, Gayle was quick into action in organising a local newspaper report for our July talk by Paul Atterbury. In addition, we have produced a new Members Booklet and a new flyer for GP surgeries to link in with social prescribing for mental wellbeing and health. Last but not least is the monthly newsletter, keenly edited by Jennifer Baker, that has gone from strength to strength and is a constant and renewable source of news and information about our u3a.

2. Recruitment and Looking after New Members

As mentioned earlier, there has been a significant growth in our membership, for which we are delighted. However, our SWOT analysis identified a need to help integrate these new members into the u3a family. The existing programme of 'new members' coffee mornings was thought to be successful but needed to be expanded. We also thought that the venue previously used was not particularly suitable, being too public and quite noisy, and it was agreed that a trial would take place in a more private hired venue. Our new Social Secretary, Sue Hawthorn, quickly moved into action and in March hosted the first of a planned regular coffee morning for new members. Since then two more have taken place.

3. Demographics of our u3a

Another important result of our SWOT analysis was the view that we lacked comprehension of the demographics within our u3a. An investigation by means of a questionnaire was then undertaken by our Vice Chair, John Byrne, the results of which were very informative and will provide data in helping us recruit and retain our members.

4. Public Talks at the Apex

Moving on from the successful re-introduction of our monthly talks in 2021, our programme last year, planned and booked by David Dawson and Jonathan Hart, included the famous journeys on the Oregon Trail and Stanley's meeting with Dr Livingstone. Bringing us closer to home were talks on Suffolk gravestones and Suffolk public health, and there were also important topics addressing net zero climate change and personal finances. Tales from the Antiques Roadshow just before our summer break, however, clearly brought us our largest audience not only of the year but also since the pandemic. In mid-year we introduced extended sessions of our monthly talks by offering members the opportunity to meet and

audience not only of the year but also since the pandemic. In mid-year we introduced extended sessions of our monthly talks by offering members the opportunity to meet and mingle post-talk with speakers and fellow members upstairs in the mezzanine area of the Apex. These have proven to be not as successful as hoped and we plan to assess and review this pilot option. On the other hand, we have piloted an initiative of intermittent speciality talks in smaller venues. The first of these was on bereavement, which was proven to be successful, and we will seek appropriate speakers on suitable topics for future talks.

5. Interest Groups

Last year saw a number of new interest groups starting up, among which concerned Architecture, Calligraphy, Formula 1 Racing, History of the English Language, and new book and music groups. These subjects reflect the diverse nature of the interests within the u3a membership. Nothing is too niche and there is always a good chance that there will be others that share your interest. There is no requirement for expertise, to teach or lecture – just enthusiasm to pursue and share that interest.

6. Administration and IT

Last year it was decided to replace the existing electronic filing system with a web-based one for essential documents, and during the year this has been in progress with many of the documents revised and updated. The ability to pay online for trips and social events is now well in place.

7. Social Events

We are indebted to another of our non-committee volunteers, Pat Lees, who working with Peter Chapman has undertaken to plan and organise our programme of day coach trips. Trips to Kelvedon Hatch, Henry Moore's Studios, the Combined Military Services Museum, and the Blickling Estate, amongst others, have proved most popular. The Travel, Gardening, and Theatre Groups have also run trips which are well attended, and all make an important contribution to the u3a offer. As mentioned earlier, our new Social Secretary, in addition to introducing the coffee mornings, has also been instrumental in organising other events such as the Quiz and Fish & Chip Supper nights.

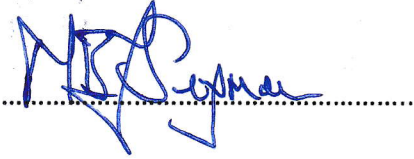
In closing, my warmest thanks to all members serving on the Committee for their commitment and support, particularly Liz Barham, our Secretary, who, as ever, has been a constant source of energy and enthusiasm. I would also like to thank all members for continuing to support the Bury St Edmunds u3a.

Rainaldo O'Meara
Chair

Approved by the Trustees on 5 September 2023 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Rainaldo O'Meara', written over a horizontal dotted line.

Rainaldo O'Meara (Chair)

A handwritten signature in blue ink, appearing to read 'Malcolm Seymour', written over a horizontal dotted line.

Malcolm Seymour (Treasurer)

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Receipts and Payments Account for the year ended 31 July 2023

	Unrestricted Funds		Restricted Funds	Total 2022/23	Total 2021/22
	General Fund	Events and Visits	Study Groups		
Income					
Membership subscriptions	14,514	-	-	14,514	12,814
Bank interest	403	-	-	403	26
Donations	191	-	-	191	13
Gift Aid reclaim	1,938	-	-	1,938	1,921
Grant income	-	-	-	-	150
Events and visits	-	7,001	-	7,001	3,220
Travel Group receipts	-	-	650	650	442
Theatre Group receipts	-	-	28,563	28,563	30,372
Other Study Group receipts	-	-	14,895	14,895	8,703
	17,046	7,001	44,108	68,155	57,661
Expenses					
Third Age Trust membership	3,692	-	-	3,692	3,224
Third Age Matters Magazine	4,278	-	-	4,278	232
u3a Suffolk District Network	-	-	-	-	25
Equipment purchase	-	-	-	-	34
Website	1,237	-	-	1,237	1,086
Monthly talk costs	5,437	-	-	5,437	4,789
Coffee and Social Events	1,725	-	-	1,725	-
Room hire and accommodation costs	62	-	-	62	763
Telephone	-	-	-	-	52
Accounting software licence	470	-	-	470	522
Postage and stationery	569	-	-	569	364
Membership Cards	423	-	-	423	-
Publicity	240	-	-	240	-
Committee expenses	37	-	-	37	80
Independent Examiner Fee	390	-	-	390	390
E-banking commission	340	-	-	340	270
Miscellaneous expenses	16	-	-	16	187
Events and visits	-	6,021	-	6,021	2,018
Travel Group expenditure	-	-	1,024	1,024	1,667
Theatre Group expenditure	-	-	29,889	29,889	28,372
Other Study Group expenditure	-	-	12,294	12,294	8,479
	18,916	6,021	43,207	68,144	52,554
Net Receipts/(Payments)	(1,870)	980	901	11	5,107
Cash Funds as at 31 July 2022 b/f	20,654	1,397	6,757	28,808	23,701
Cash Funds as at 31 July 2023 c/f	18,784	2,377	7,658	28,819	28,808

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Statement of Assets and Liabilities for the year ended 31 July 2023

	Equals Cards	Lloyds Main A/c	CCLA Deposit	Lloyds Theatre A/c	Lloyds Travel A/c	Total 2022/22	Total 2021/22
Unrestricted Funds	-	5,587	15,574	-	-	21,161	22,051
Restricted Funds							
Theatre Group	112	-	-	3,066	-	3,178	4,379
Travel Group	147	-	-	-	303	450	664
Other Groups	361	3,669	-	-	-	4,030	1,714
Total Cash Funds	620	9,256	15,574	3,066	303	28,819	28,808

Assets retained for the charity's own use

The following assets are held for members use and relate to the General Fund:

3 Hewlett Packard Pavillion notebooks
Toshiba Satellite laptop
Epson projector
Ative AT-16X shredder
2 x iZettle card readers

Notes to the Accounts for the year ended 31 July 2023

1. The financial statements have been prepared on the Receipts and Payments basis.
2. Restricted Funds were held during the course of the year on behalf of the following Interest Groups:

Art Appreciation, Art History, Badminton, Calligraphy, Choir, Churches and Villages, Craft, Current Affairs, Garden, Government and Politics, History, Music Matters, Painting & Drawing, Philosophy, Photography, Science and Society, Theatre, Travel, Wine Appreciation, Wines Around the World

3. Membership subscriptions include £255 of income prepaid in the year ended 31 July 2022.
4. Events and Visits receipts include £1,448 received from members relating to a future visit. Coach hire costs of £600 relating to a July visit have not yet been invoiced to the u3a.
5. Theatre Group receipts include £8,891 received from members relating to future events; costs of £6,863 have been paid in advance.

Approved by the Trustees on 5 September 2023 and signed on their behalf by:



Rainaldo O'Meara (Chair)



Malcolm Seymour (Treasurer)

**Independent Examiner's Report to the Trustees of
The University of the Third Age in Bury St Edmunds
Charity Number 803112**

I report to the trustees of my examination of the accounts of the University of the Third Age in Bury St Edmunds (the Trust) for the year ended 31st July 2023 which are set out on pages 1 to 3.

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').


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 135(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 Trust 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 

Date: 17/09/2023

Christopher P Kelly FCA

Jacobs Allen Limited
59 Abbeygate Street
Bury St Edmunds
Suffolk
IP33 1LB

BURY ST EDMUNDS BRANCH OF THE THIRD AGE TRUST(U3A)

England & Wales - Charity number 803112

Accounts

u3a Bury St Edmunds

Trustees Annual Report

and

Financial Statements

Year ended 31 July 2022



Trustees' Annual Report for the year ended 31 July 2022

1. Administrative information

Charity Name	University of the Third Age in Bury St Edmunds
Charity Number	803112
Charity Website	https://www.u3aburystedmunds.co.uk
Registered Address	Risbygate Centre 90 Risbygate Street Bury St Edmunds IP33 3AA
Banker	Lloyds Bank 9 Buttermarket Bury St Edmunds IP33 1DB
Independent Examiner	Jacobs Allen 59 Abbeygate Street Bury St Edmunds IP33 1LB

2. Governance and Management

u3a Bury St Edmunds is an unincorporated association and a registered charity. It is governed by its constitution which was adopted on 20 June 2001, and is affiliated to the Third Age Trust and the East of England u3a.

Appointment of Trustees: trustees are elected at the Annual General Meeting which is normally held in October. Under the constitution, there must be a minimum of eight and not more than twelve elected trustees. The trustees may co-opt a further two trustees if they consider it would be in the interests of Bury St Edmunds U3A to do so.

Management: the trustees are responsible for strategic direction and governance as well as the day to day operation

Trustees who served in the year to 31 July 2022:

	<i>Committee Role</i>	
Rainaldo O'Meara	Chair	Vice Chair till 5 July 2022
John Byrne	Vice Chair	Chair till 5 July 2022
Elizabeth Barham	Secretary	
Malcolm Seymour	Treasurer	Appointed 7 December 2021

Jennifer Baker	News/IT	Appointed 5 October 2021
Peter Chapman	Education	
David Dawson	Lectures	Appointed 5 October 2021
Sheila Deare	Membership	
Stuart Lee	Interest Groups	

Alan Pearson		Resigned 31 December 2021
Stephen Poulton		Appointed 5 October 2021
		Resigned 4 May 2022

3. Objectives

The charitable purpose of the u3a Bury St Edmunds is the advancement of education, and in particular, the education of older people and those who are retired from full time work, by all means including associated activities conducive to learning and personal development, in Bury St Edmunds and its surrounding locality.

As a member of the Third Age Trust we adhere to the principles of the u3a movement which is non-religious and non-political and has three main principles:

- membership of a u3a is open to all in their third age, which is defined not by a particular 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.
- members should do all they can to ensure that people wanting to join a u3a can do so.

4. Review of the Year

In our previous year, 2020-2021, we had to make significant financial savings to keep Bury St Edmunds u3a afloat financially, as the pandemic had seriously hit membership numbers and, hence income. Our strategy proved successful, and we were able to keep going. By the summer of 2021, membership numbers were on the rise, with a mix of lapsed and new members. We were heartened that Interest Groups were reporting that they were restarting in person. Some groups fell by the wayside, as was to be expected, but we were cheered, as Trustees, by the enthusiasm shown by members wishing to get back to normality, and by the fact that new people were keen to join. Our financial forecast for the year 2022-2023 is currently estimated to be a small deficit.

The Trustees who had joined in 2020, during the pandemic (and when Committee members had fallen below the required number), were fortunately able to remain, and were joined by two new Trustees in October 2021: one who brought invaluable IT skills and is now Website/News Editor, and one who has assumed responsibility for the Lecture Programme. Our Treasurer had to resign in December 2021, and we were fortunate to be able to immediately recruit a new Trustee with treasurer experience. The total number of 9 Trustees remains low for the size of our u3a, and we continually seek to recruit more as a priority, both

to enhance our capability now, and also to build in capacity for succession planning. Recruitment of Trustees appears to be a problem for u3as across the country.

We are, however, immensely grateful to those members who volunteer in non-committee roles throughout the year – all the Group Leaders, the Technical Team, The Computer Clinic, the Apex Stewards and their Organiser, and New Member Buddies. Their enthusiasm and commitment is invaluable in helping make Bury St Edmunds u3a successful, and we hope to recruit even more next year.

5. Financial Results

The results for the year produced a surplus of £2,755 on the General Fund. This results in part from a lower charge than anticipated for the Third Age Matters magazine, and the deferral of our major celebration event to 21 September 2022.

The total Unrestricted Funds are £22,051. The Trustees' policy is to maintain reserves at a level that will cover six months operational expenditure; the Trustees will therefore be reviewing the best ways of utilising some of the accumulated reserves.

6. Progress Against Priorities 2021-2022

i. Restarting Public Talks at the Apex, Bury St Edmunds

Long considered a central plank of our 'offering', we decided to re-open our monthly talk programme, which had been closed since March 2020. Talks are free to members, but there is a cost factor in hiring the hall and paying speakers, which must be included in the budget planning.

We thought carefully about the financial cost and felt that, as the membership was on an upward trajectory, we could budget successfully for a re-opening. This proved to be an accurate assessment. It was very difficult re-starting with COVID-19 regulations and guidance in place, and some members were still, understandably, reluctant to meet in a large, enclosed venue. However, the Trustees took great care to take both government and the u3a Trust advice on board, and to pass on all advice to members, and this proved effective. From an early audience of 80 in September, numbers crept up to around 130 on average. Members said they really appreciated the talks being staged again. The organisation of the speaker programme was handed over to a new Trustee and plans are well in place for the new 2022-2023 line-up, with an engaging set of speakers.

The Secretary re-established a team of u3a Volunteer Fire Stewards which was needed to run the talks, and this was agreed with the management of the Apex, and helped reduce costs. The organisation of the team has now been handed to a volunteer, and is running smoothly. We also have a volunteer technical team which sets up the speaker's equipment. New processes were put in place to ensure they were put in direct contact with the speaker before the event in order to ascertain particular needs. New procedures were created to ensure speakers were paid promptly.

ii. Retention and Recruitment

We are particularly pleased with the recruitment of new members which has shown an encouraging increase from pandemic days. Whilst we have no data that tells us why people join, informal discussions suggests that 'word of mouth' and the positive image of the redesigned and up-to-date website have played a significant part. In addition, the monthly newsletter under its new editor is a very professional and informative document that we hope also encourages new members to join.

iii. Looking after New Members

A new programme of 'new members' coffee mornings was restarted in the spring. We recognised that it can be daunting to join a new organisation, and we wanted to ensure that newcomers felt welcomed. However, the venue used proved not particularly suitable, being public and quite noisy, and it was agreed that a trial would take place in a more private hired venue. The plan was to expand the coffee morning so that it was open to all members, and that, if successful, we would consider running this on a regular basis. Volunteer 'Buddies' were recruited to talk to newcomers. Unfortunately, the first one in July was cancelled owing to the excessive heat, but it is planned to try again in the autumn.

iv. Administration and IT

Further significant progress was achieved in remedying technical problems with the online membership system. The website content and navigation have been significantly improved and continue to be a priority. Updating of information is now very good, with all the Interest Groups being accurately publicised. The email system for the Committee has been replaced with a new one which is fundamentally more efficient. Members can now immediately email individual Committee Members via a dropdown box on the website. It has been decided to replace the existing electronic filing system with a web-based one for essential documents, and the task of moving key documents to this will take place over the next year. The ability to pay online for trips and social events has been agreed in principle and should be in place for next year.

A search for storage space for paperwork and equipment resulted in a locked cupboard being rented at the Citizens Advice Bureau (CAB). The Committee now have their monthly meeting at the CAB too, and it is also used as our postal address.

v. Interest Groups

We continued to offer up-to-date guidance on re-opening groups, and over the year many did so. Some Trustees attended an online 'Interest Groups Matter' conference organised by the u3a Trust, and were able to present ideas to the Committee regarding how to help and support existing groups and, in particular, encourage the starting of new groups. This was considered essential with the rise in membership. One outcome was the creation of a website section whereby members could indicate their interest in new groups. This has led to several new groups being formed, and others hopefully are in the pipeline.

A new offering this year was a two-hour IT workshop designed to help members with technology, as we identified a need for this. It was very successful, and it is hoped to host more workshops on different topics next year.

vi. Publicity

In the planning stages is a major event to celebrate the u3a 40th Anniversary in September, whereby members will be able to come together to enjoy seeing all the Interest Groups' activities. It will also be an opportunity for potential members to visit. The local newspaper, Bury Free Press, is scheduled to publish an article in August following an interview with the Chair, Secretary and News Editor.

vii. Social Events

We were delighted that a member volunteered to re-start day coach trips open to all. Trips to Bletchley Park and Burghley House have proved popular and more are planned. The Travel, Gardening, and Theatre Groups also run trips which are well attended, and all make an important contribution to the u3a offer.

Around 80 members attended the Trust-promoted national 'Picnic in the Park' event in May, to celebrate the Queen's Platinum Jubilee. Consideration will be given to making a picnic an annual event.

viii. New Priority: EDI (Equality, Diversity and Inclusion)

Following attendance at a Trust zoom conference on this topic earlier this year, and a report to the Committee, it was agreed that it was important to have a Trustee take on an EDI role from July.

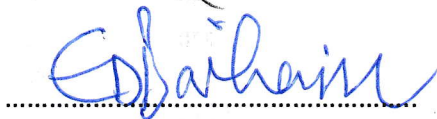
7. Conclusion

Your Committee would like to thank all of you - the members - for continuing to support the Bury St Edmunds u3a.

Approved by the Trustees on 6 September 2022 and signed on their behalf by:


.....

Rainaldo O'Meara (Chair)


.....

Elizabeth Barham (Secretary)

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Receipts and Payments Account for the year ended 31 July 2022

	Unrestricted Funds		Restricted Funds	Total 2021/22	Total 2020/21
	General Fund	Trips and Events	Study Groups		
Income					
Membership subscriptions	12,814	-	-	12,814	9,345
Bank interest	26	-	-	26	2
Amazon donations	13	-	-	13	13
Gift Aid reclaim	1,921	-	-	1,921	462
Grant income	-	150	-	150	-
Sale of fixed assets	-	-	-	-	127
Events and visits	-	3,220	-	3,220	-
Travel Group receipts	-	-	442	442	387
Theatre Group receipts	-	-	30,372	30,372	2,568
Other Study Group receipts	-	-	8,703	8,703	1,117
	14,774	3,370	39,517	57,661	14,021
Expenses					
Third Age Trust membership	3,224	-	-	3,224	1,935
Third Age Matters Magazine	232	-	-	232	980
u3a Suffolk District Network	25	-	-	25	-
Equipment purchase	34	-	-	34	-
Website	1,086	-	-	1,086	2,055
Lecture costs	4,789	-	-	4,789	1,215
Room hire and accommodation costs	763	-	-	763	1,171
Telephone	53	-	-	53	705
Accounting software licence	522	-	-	522	522
Postage and stationery	364	-	-	364	521
Publicity	-	-	-	-	535
Committee expenses	80	-	-	80	-
Independent Examiner Fee	390	-	-	390	390
E-banking commission	270	-	-	270	116
Miscellaneous expenses	187	-	-	187	60
Trips and events	-	2,018	-	2,018	-
Travel Group expenditure	-	-	1,667	1,667	1,104
Theatre Group expenditure	-	-	28,372	28,372	4,427
Other Study Group expenditure	-	-	8,479	8,479	693
	12,019	2,018	38,517	52,554	52,555
Net Receipts/(Payments)	2,755	1,352	1,000	5,107	(2,408)
Cash Funds as at 31 July 2021 b/f	17,899	45	5,757	23,701	26,109
Cash Funds as at 31 July 2022 c/f	20,654	1,397	6,757	28,808	23,701

University of the Third Age in Bury St Edmunds
Charity Registration Number 803112
Statement of Assets and Liabilities for the year ended 31 July 2022

	Equals Cards	Lloyds Main A/c	COIF Deposit	Lloyds Theatre A/c	Lloyds Travel A/c	Total 2021/22	Total 2020/21
Unrestricted Funds							
General Fund	-	10,732	10,171	-	-	20,903	17,899
Trips and Events	270	878	-	-	-	1,148	45
Restricted Funds							
Theatre Group	192	-	-	4,187	-	4,379	2,378
Travel Group	147	-	-	-	517	664	1,889
Other Groups	303	1,411	-	-	-	1,714	1,490
Total Cash Funds	912	13,021	10,171	4,187	517	28,808	23,701

Assets retained for the charity's own use

The following assets are held for members use and relate to the General Fund:

3 Hewlett Packard Pavillion notebooks
Toshiba Satellite laptop
Epson projector
Ative AT-16X shredder
2 x iZettle card readers

Notes to the Accounts for the year ended 31 July 2022

1. The financial statements have been prepared on the Receipts and Payments basis.
2. Restricted Funds were held during the course of the year on behalf of the following Interest Groups:

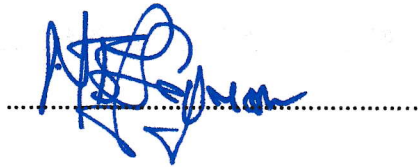
Antiques, Art Painting & Drawing, Badminton, Book 2, Book 4, British Social History, Chaucer, Choir, Churches and Villages, Craft, Dante, Eliot, Garden, Government and Politics, Greek Drama, History, Music Matters, Philosophy Matters, Shakespeare, Theatre, Travel, Wine Appreciation, Wines Around the World
3. The balance on the main Lloyds bank account (General Fund) has been adjusted to exclude £255 of membership subscriptions collected and banked but relating to the 2022/23 financial year.

4. A payment of £232 from main Lloyds bank account was issued prior to 31 July 2022 but not cashed until August 2022.
5. Trips and Events receipts include £878 received from members relating to a future event.
6. Theatre Group receipts include £5,215 received from members relating to future events, and costs of £3,308 have been paid in advance.

Approved by the Trustees on 6 September 2022 and signed on their behalf by:



Rainaldo O'Meara (Chair)



Malcolm Seymour (Treasurer)

**Independent Examiner's Report to the Trustees of
The University of the Third Age in Bury St Edmunds
Charity Number 803112**

I report to the trustees of my examination of the accounts of the University of the Third Age in Bury St Edmunds (the Trust) for the year ended 31st July 2022 which are set out on pages 1 and 2.

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').

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 135(5)(b) of the Act.

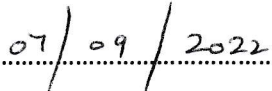
Independent examiner's statement

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 Trust 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 

Date:..... 

Christopher P Kelly FCA

Jacobs Allen Limited
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Suffolk
IP33 1LB