

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

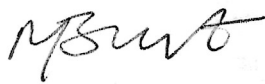
1. The financial statements have been prepared on the Receipts and Payments basis.
2. Restricted Funds were held during the year on behalf of the following Interest Groups:

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
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Suffolk
IP31 1SL