

Comber & District U3A
Trustees' Annual Report
for the Year Ended 28
February 2025

Report of the Trustees for the Year Ended 28 February 2025

The Trustees are pleased to present their annual report together with the financial statements of the Charity for the year ended 28 February 2025.

The financial statements comply with the Charities Act (NI) 2022.

The Charity a member of the Third Age Trust, an unincorporated association and is governed by it's constitution dated 22 September 2011.

The Trustees have had regard to the Charity Commission NI's public benefit statutory guidance.

The Charity address is c/o Matthew Needham, 12 Copeland Drive, Comber, Newtownards, BT23 5JJ. The Charity is a registered Northern Ireland Charity - reference NIC 103359.

Trustees

The Trustees of the Charity during the year ended 28 February 2025 were as follows:

Karen Marshall (Chairperson)	Karen Shearer
Matthew Needham	Patricia Sherrey
Anna McDowell (Secretary)	Frances Dunseath
David Wilson	Margaret McMillan (resigned 30/09/2024)
Trevor Millar	Campbell English (resigned 30/09/2024)
Alan Telford	Bob Campbell (resigned 30/09/2024)
	Leslie Barr (resigned 30/09/2024)

Chair's report

On behalf of the Trustees, I can report that this past year has been another good year for Comber & District U3A and our membership numbers rose from 317 last year to 335 this year.

Review of Activities

The year got into full swing with a highly successful Open Day in September organised by our two Group Coordinators Trevor Millar and Alan Telford and supported by our Group Leaders. A large turnout resulted in many new members and new and existing members joining the various Groups. In addition to our pre-existing groups we now have a Pickleball Group, that is very well supported.

A big thank you to all our Group Leaders who are the backbone of the u3a.

The Questa Group had an enjoyable range of events during the year including a visit to Enniskillen, a visit to the Aviation Museum at the Maze and a boat trip to Rams Island in Lough Neagh. Our Christmas Lunch was very well attended and enjoyed by all, as were our other food and drink evenings with New Zealand, Portugal and France as our themes, and our most recent one - Round the world in 80 minutes.

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Our Webmaster Hill Wilson has kept us informed of all that is happening across the Comber & District Branch with his continuous updating of the website.

Our Membership Secretary David Wilson has had a busy year in promoting the Comber & District Branch, registering new members, collecting payments, maintaining the membership database, and providing information to the National u3a. Many of us are now trained up on using Beacon, our secure, efficient, effective and accurate means of managing day to day functions of membership, groups and finance. It has reduced the work involved in the sending of emails by the membership secretary and group leaders and most importantly ensures that we are compliant with data protection regulations.

Our Speaker Secretary was Margaret McMillan and is now Trisha Sherrey. Between them they have ensured that we have been entertained at our monthly meetings with a broad range of speakers. Neil Porteus shared aspects of historic gardens. Rose Henderson told us all about Horatio's Garden. Alan Couser took us on a journey of his escorted tours. Mike Hartwell explored the art of song writing with his guitar. Robert Bell shared the story of tea. Noel Spence reminisced about the history of Belfast cinemas. We were fortunate to have Claire McNally to tell us all about Rowallane. Robyn McMurray and Gabi Kerr who together with Gabi's dog Harvey outlined the service provided by Rosie's Trust in helping to look after people's animals when they are ill.

We are grateful too to those who looked after the catering arrangements each month and to our 'meeters and greeters' Heather, Marianne and Maggi. Thanks also to Anna McDowell our Secretary for her work particularly in respect of the Executive Committee.

Our Treasurer Terry Needham maintains records on our income and expenditure, keeps the Executive Committee fully informed of the financial position and provides advice and guidance on all financial matters. With Terry's excellent stewardship and the increase in our membership from 317 last year to the present 335, our finances are in a very healthy position which means that we can keep the fees at £15 during this period of high inflation.

We would also like to thank Campbell English, Margaret McMillan and Leslie Barr who have served on the Executive Committee decided to stand down during the year.

Our Purposes and Activities

The purpose of Comber & District U3A is:

1. To advance the education of the public and in particular the education of older people no longer in full time gainful employment in Comber and District area and its surrounding locality.
2. The provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

Financial review

During the year income of £5,313 was received. Total costs for the year were £6,406. This resulted in a cash deficit for the year of £1,093.

At the year end assets, being a bank balance, were £6,758.

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Reserves policy and going concern

The constitution defines an aim for the Charity to keep a level of reserves that will cover a minimum of 24 months of regular operating activity.

The financial review above shows unrestricted reserves of £6,758 which is deemed satisfactory given the level of costs which will fluctuate directly in proportion to membership.

The report was approved by the Trustees on 12 November 2025 and signed on its behalf by

A handwritten signature in black ink that reads "Karen Marshall". The script is cursive and fluid, with the first name "Karen" and the last name "Marshall" clearly distinguishable.

Karen Marshall
Chairperson
12 November 2025