

Bath u3a Trustees' Annual Report 2025

The u3a in Bath is a member of the Third Age Trust. Our membership is open to anyone who is no longer in full-time employment and there is no age qualification.

The Object of the u3a 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 Bath and surrounding areas.

We are members of the Bath and Wiltshire u3a network, a group of local u3as, which meets 4 times a year. The group has been meeting online of late and our Chair has attended meetings wherever possible. In addition, there is a local network for Treasurers and Group organisers. There have been a lot of changes to the organisation of the u3a nationally and full details of these can be seen on the national website.

Our objectives, as set out above, are carried out through our monthly talks and in addition via our many interest and activity groups, now up to approximately 110. Communication with members is through our website, monthly bulletin and quarterly newsletters. Governance is through our Committee, many of whom are also Trustees of the Bath u3a Charity. The organisation is entirely run by volunteers and without the high quality of work done by them, the organisation would not exist. We are constantly looking to refresh and renew key Committee members, group convenors and coordinators.

For a small annual membership fee set at the last AGM at £18, members have access to all our groups and talks; some activities like outings and residential trips require further payment. We also provide access to insurance cover whilst on U3A activities and to the wide range of learning resources provided by the Third Age Trust. In addition we keep a small amount of equipment, which can be borrowed by groups to help support some activities. In order to facilitate the work of some of our Trustees, we provide dedicated laptops for the Treasurer, Business Secretary, Membership Secretary and Newsletter Editor.

All our groups are autonomous, but we provide help to them as needed through a dedicated section on the website, the expertise of the Groups' Advisers and an annual meeting for convenors. This gives them the opportunity to share good practice and problems as well as providing input on matters like handling money, GDPR and our management system, Simple Membership (SM).

All our members have a log-in to SM and we are working to ensure universal uptake. Many of the group convenors have taken ownership of their webpages and group management. The Groups' Advisers have worked hard to support all the convenors and our thanks in particular goes to Diane Duck, joint Group Adviser, whose term of office comes to an end at this AGM. We are delighted to have found her successor whose details are on the Agenda.

We are aware that some new members cannot always join the Groups that they want immediately, but we encourage new members to go on waiting lists or look at other groups that have vacancies until places become available.

At the end of February 2025, we had 1504 members, an increase of 59 on last year and this has risen to 1536 in April. The Membership Secretary now has a small team to assist with processing new members at our monthly meetings which is often when people join. We also now offer payment by card and we are looking to streamline renewals in 2025/26.

New groups that have been set up this year include:

The Economist – Current Affairs	History of Art 4	Solo Whist
Card Games Assorted	Français au Cabaret	Film Club
Discovering Words 1 and 2	Short Novels Reading	Dancing for Fun
Bridge for Beginners 2		

We are always delighted to hear of suggestions for new groups and recognise with such a high membership that group numbers need to be increasing. Many groups are limited in size because they meet in members' houses and in some niche subjects are very small, but nevertheless highly valued. The Groups' Advisers are always available to offer support and encouragement to any member prepared to take on board the self-help philosophy of u3a and to do the groundwork to get a new group started.

This year we held 2 informal get-togethers for new members and we were delighted with the attendance and feedback. Several Trustees and Group convenors were there to chat to members and to answer queries. In contrast, the outings group is still struggling to engage with members, but we are hoping that this area will turn a corner in 2025/26.

Our monthly meetings continue to be well attended, thanks not only to some excellent publicity, but also to the quality of the speakers. Our Speaker Organisers have produced a varied and interesting programme. The Welcome Group who are on duty at the monthly meetings to answer queries, to count numbers and direct people to the membership table has been a useful addition this year, led by our previous Chair, Anne Banks. We said a big thank you to Anne at our October talk, but I repeat those thanks here as Anne did a great job for over 5 years as Chair.

Details of all our talks and activities are on our website and members have access there to newsletters and bulletins with some back copies also available via the members only section of the website. We are currently working on substantial improvements to the website led by our Webmasters Anne Holmes and Chandra Doshi. Thank you to them for all the work they are doing. We hope to go live on these changes later this year.

Pat Corcoran, our Newsletter Editor has done a brilliant job for the last few years, creating our bulletins and newsletters which are special communication tools for all members. She has indicated she will be resigning at the AGM and the Committee thank her very much for all she has done for Bath u3a. Please come forward if you think you could help us with this key area of work. Pat assures us that she will help with training a successor and has thoroughly enjoyed all the work she has done in this area and on the Committee.

u3a in Bath

Statement of Financial activities (Income and Expenditure)

for the year ended 28 February 2025

		Unrestricted		Total	Unrestricted		Total
		General	Groups	Funds	General	Groups	Funds
		2025	2025	2025	2024	2024	2024
Incoming Resources from generated funds							
Voluntary Income and investment income	Note 1	36,131	-	36,131	30,309		30,309
Incoming resources from charitable activities			38,829	38,829		32,773	32,773
Total incoming resources		<u>36,131</u>	<u>38,829</u>	<u>74,960</u>	<u>30,309</u>	<u>32,773</u>	<u>63,082</u>
Resources expended							
Cost of generating voluntary income	Note 3	6,943	-	6,943	10,001		10,001
Charitable Activities	Note 4	24,458	35,270	59,728	21,240	32,635	53,875
Governance costs	Note 5	1,515	-	1,515	1,541		1,541
Total resources expended		<u>32,916</u>	<u>35,270</u>	<u>68,186</u>	<u>32,782</u>	<u>32,635</u>	<u>65,417</u>
Net incoming/(outgoing) resources		3,215	3,559	6,774	-2,473	138	-2,335
Total funds at previous year end		<u>36,775</u>	<u>13,705</u>	<u>50,480</u>	<u>39,248</u>	<u>13,567</u>	<u>52,815</u>
Total funds at 28 February 2025		<u>39,990</u>	<u>17,264</u>	<u>57,254</u>	<u>36,775</u>	<u>13,705</u>	<u>50,480</u>
Net Assets at 28 February 2025							
Current Assets (cash balances only)							
Unity Bank Reserve Account		11,290		11,290	22,257	8,467	30,724
Unity Bank Current Accounts		28,650	10,547	39,197	14,468		14,468
Cash in Hand		50		50	50		50
		<u>39,990</u>	<u>10,547</u>	<u>50,537</u>	<u>36,775</u>	<u>8,467</u>	<u>45,242</u>
Lloyds Bank current account for Adventurers			1,950	1,950		160	160
NatWest Bank current account for Outings			4,767	4,767		5,078	5,078
Total Assets at 28 February 2025		<u>39,990</u>	<u>17,264</u>	<u>57,254</u>	<u>36,775</u>	<u>13,705</u>	<u>50,480</u>

These accounts were adopted by the Trustees on 1 April 2025 and signed on their behalf by

Chair - Judy Green

Treasurers - John Weinle and Richard Marke

u3a in Bath

Notes to the account 28 February 2025

continued

	Unrestricted			Total		
	General	Groups	Funds	General	Groups	Funds
	2025	2025	2025	2024	2024	2024
1A Voluntary Income						
U3A Bath Subscriptions	29,968		29,968	24,368		24,368
Gift Aid received	3,915		3,915	3,857		3,857
Visitors' Donations	1,303		1,303	831		831
Closed groups	0		0	467		467
Bequests	0		0	0		0
	<u>35,186</u>	-	<u>35,186</u>	<u>29,523</u>	-	<u>29,523</u>
1B Investment Income	945		945	786		786
1 Voluntary and Investment Income	<u>36,131</u>	-	<u>36,131</u>	<u>30,309</u>	-	<u>30,309</u>
2 Incoming resources from Charitable Activities						
Social Groups' Income	-	38,829	38,829		32,773	32,773
Incoming resources from Charitable Activities	-	<u>38,829</u>	<u>38,829</u>	-	<u>32,773</u>	<u>32,773</u>
3 Cost of generating voluntary income						
Membership costs	2,671		2,671	3,451		3,451
Open Day costs	1,291		1,291	1,179		1,179
Advertising and Marketing	2,981		2,981	5,371		5,371
	<u>6,943</u>	-	<u>6,943</u>	<u>10,001</u>	-	<u>10,001</u>
4 Charitable Activities						
Hire of rooms, coaches etc for Social Groups		35,270	35,270		32,635	32,635
Capitation Fee	5,908		5,908	5,280		5,280
IT software & consumables	2,880		2,880	3,105		3,105
Postage, printing & stationary	0		0			
Room hire for U3A monthly meetings	7,513		7,513	5,114		5,114
Speakers for U3A monthly meetings	1,468		1,468	1,743		1,743
Third Age Trust magazine	4,534		4,534	3,729		3,729
U3A newsletter	2,016		2,016	2,055		2,055
New Group and convenors costs	139		139	214		214
	<u>24,458</u>	<u>35,270</u>	<u>59,728</u>	<u>21,240</u>	<u>32,635</u>	<u>53,875</u>

	Unrestricted		Total	Unrestricted		Total
	General	Groups	Funds	General	Groups	Funds
	2025	2025	2025	2024	2024	2024
5 Governance costs						
Audit & accountancy fees	300		300	300		300
Trustees monthly meetings	396		396	462		462
Website costs	0		0	12		12
Bank charges	231		231	314		314
	<u>927</u> -		<u>927</u>	<u>1,088</u> -		<u>1,088</u>
Trustees' expenses - authorised re-imburement of expenses	588		588	396		396
Stationery, postage & printer costs	0		0	57		57
	<u>588</u> -		<u>588</u>	<u>453</u>		<u>453</u>
Governance costs total	<u>1,515</u> -		<u>1,515</u>	<u>1,541</u> -		<u>1,541</u>
6 Capital costs	-	-	-	-	-	-

7 These accounts have been prepared on a cash basis.

u3a in Bath**Notes to the account 28 February 2025**

continued

8 Activity Funds

	Balance at 28.2.25	Balance at 29.2.24
Active adventures	0	1,042
Choir	1,681	1,975
Table tennis Groups	1,213	1,178
Art Groups	946	368
History Groups	101	114
Badminton	920	698
Digital Photography	520	512
Swing band	532	820
	<u>5,913</u>	<u>6,707</u>
Other groups	4,634	1,760
Group balances held in main bank accounts	<u>10,547</u>	<u>8,467</u>
Adventurers Group - Lloyds Bank current	1,950	160
Outings Group - Natwest current account	4,767	5,078
	<u>6,717</u>	<u>5,238</u>
	<u>17,264</u>	<u>13,705</u>

9 Reserves Policies

The Trustees believe that the retained reserves should be equivalent to six months gross expenditure.

This view takes into account any significant reduction in revenue and any potential increases in costs.

This policy is reviewed regularly by the Trustees.

U3A in Bath

Charity number 1004449

Independent examiner's report on the accounts for the year ended 28th February 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the Charities Act,

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and

to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

dated 9 May 2025

David Hughesdon

165 Newbridge Hill, Bath, BA1 3PX