Trustees' Annual Report for the period 01-01-2025 to 31-12-2025

Charity Name: Preston and District u3a

Registered Charity Number: 1141371

Charity's Principal Address: 93, Victoria Road, Fulwood, Preston, PR2 8NL

Names of the Charity Trustees who manage the Charity

Trustee Name	Office	Dates active
Kay Harrison	Chair	From 03-2025
Susan Holder	Secretary	From 16-03-2023
Catherine Widdows	Membership Secretary	From 29-11-2024
Janet Nixon	Treasurer	From 17-3-2022
Peter Kitchen	Membership Secretary	06-2018 to 03-2025
Sheena Clowes	Membership Representative	From 31-3-2023
Lynn Perry	Speaker Organiser	From 03-2025
David Parker	Beacon Administrator	From 12-2022
Tony Cheetham	Chair	From 03-2018 to 03-2025
Julie Franklin	Assistant Treasurer	From 09-2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Type of governing document: Constitution adopted 16th March 2023

How the charity is constituted: Unincorporated Members Association

Trustee Selection Methods: Trustees are appointed or reappointed at the Annual General Meeting.

Members of the Committee are the trustees of the charity. They meet 6 times a year, where reports are presented and issues discussed. All reports and minutes of the meetings are published on our website, for members to access.

Preston and District is affiliated with The Third Age Trust, a national charity that supports the 1,000+ u3as in the UK. The work of the Trust is to promote, support and strengthen the u3a movement.

CHARITABLE OBJECTS

The charitable Objects of the u3a are:

(i) To advance the education of the public and in particular the education of older people no longer in full time gainful employment in Preston and the surrounding locality.

(ii) 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.

Main Activities undertaken for the public benefit in relation to these objects.

Preston and District u3a is a not-for-profit charity that provides learning, social and leisure opportunities for all people who feel they have time to spare to take part or have a skill they'd like to share in Preston and surrounding districts. Established in 2007, the branch has grown in popularity and by the end of November there were 773 members. Membership runs from 1st April to 31st March

Preston u3a offers numerous Interest Groups, visits, and other varied events. Our social and events programme offers a wide range of educational and social activities that should appeal to members. The range of Interest groups, events and outings is not prescribed: members decide for themselves which Interest Groups, Events etc. they would like to join, or set up and lead.

Contribution made by volunteers

There are no paid workers, the branch is run by volunteers from the membership. Members share their knowledge and experience and learn together.

Members volunteers ensure the smooth running of the branch, whether they be Trustees, group leaders, members who administer the website or Facebook page, or those who organise events.

Risk Management

Preston and District u3a has reviewed potential risks and has systems and procedures in place to mitigate these and minimise the potential impact should any of them materialise.

The following categories of risk have been identified: (Personal risk); the organisation itself (reputation)and how the organisation operates (financial). These risks have been assessed and measures introduced and put in place to mitigate the impact.

A Policy and Procedures document with regard to risk management is on our website for all members to access.

Main achievements of the charity during the year.

a) Interest Groups

The branch continued to offer a wide range of Interest Groups, which include Card and Board Games, music (making & appreciation), languages at various levels (French, German, Spanish, Italian), Art & Craft groups, as well as groups on Philosophy, Poetry, Local & Family History, as well as a range of physical activities. This year saw the

establishment of a new group, Chair Yoga which has proved very popular and Tai Chi, which now meets weekly instead of fortnightly.

b) Monthly Social

The Social continues to meet every month except for August. The branch continues to arrange a variety of speakers for this event.

c) Other Events

There were several successful events this year: Cheese & Wine Musical event, talks, quizzes and Desert Island Disc events. Income from these sorts of events was up on last year.

FINANCIAL REVIEW

Preston u3a funds are classed as unrestricted funds, these are funds that are available for the purposes of the Charity to be spent as the Trustees think fit. Within this classification there are two distinct elements:

Designated funds, for our u3a these relate to the Interest Group funds. The expenditure created by the Interest Groups is paid from the income generated (attendance fees) by the Interest Groups.

Up to the end of 2025, Interest Group income was £25,077, a fall of £300 from the previous year's £25,377. This year, the income received was just sufficient to cover the accommodation costs and expenses which were £25,043, resulting in a surplus of £34, an improvement on the deficit from 2024 of £1,104.

General funds (all other income) these may be used for any other expenditure of the u3a.

The main points to highlight:

- Membership income for 2025 was £9,263 a decrease of £329 on the previous year's figure.
- Gift Aid income for 2025 increased from £1,296 in 2024 to £1,315.
- Income in 2025 for Monthly Socials fell as the number of attendees fell, which, consequently meant that the expenditure for the Socials was not covered by the income. However, income from Events, increased from £504 in 2024 to £1,120 in 2025.

The surplus for General Funds is £4,812, an increase of £246 on 2024.

As a result, the accounts show an overall surplus for 2025 of £4,846, compared to £3,462 in 2024.

Contingency

Our branch is obliged to have 6 months running costs in reserve. In the unlikely event that the branch ceased to operate this would be spent winding down the operation.

The contingency bank balance, currently £24,159 is maintained with a separate bank (United Trust Bank) and, in line with TAT and Charity Commission guidance, is equivalent to approximately six months operating costs for a normal year. This contingency fund is maintained as part of our risk management strategy to allow the u3a to continue operating in adverse circumstances, for example the failure of our main bank or fraudulent activity on our operating account. The interest rate for 2025/26 is 4.21%.

Declaration

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature Janet S Nixon

Full Name JANET. S. NIXON

Position CHAIR Date 29-9-2026.

UNIVERSITY OF THE THIRD AGE - PRESTON & DISTRICT BRANCH
STATEMENT OF FINANCIAL ACTIVITY FOR THE PERIOD ENDING 31st DECEMBER 2025

	31st Dec 2025		31st Dec 2024	
DESIGNATED FUNDS - INTEREST GROUPS	**£**	**£**	**£**	**£**
Income:				
Attendance Fees	25,077		25,377	
		25,077		**25,377**
Less Expenditure:				
Accommodation		18,528	20,867	
Expenses		6,515	5,614	
		25,043		**26,481**
Surplus for the year - Designated Funds		**34**		**-1,104**
GENERAL FUNDS				
Income:				
Membership	9,263		9,592	
Monthly Meetings	1,701		1,956	
Events, Talks, Quizzes, Theatre & Outings	7,124		5,923	
Gift Aid	1,315		1,296	
Other	1,120		1,190	
		20,522		**19,957**
EXPENDITURE				
Accommodation:				
Committee	130		320	
Monthly Meetings	1,935		1,890	
Events, Talks, Quizzes, Theatre & Outings	1,562		504	
AGM	215		210	
Total		**3,842**		**2,924**
Activity Expenses:				
Monthly Meetings Speakers & refreshments	669		841	
Events, Talks, Quizzes, Theatre & Outings	4,062		4,566	
	0	**4,730**		**5,407**
Other Expenses:				
Training	80		0	
Equipment Maintenance & Software	132		223	
Equipment purchased (under £200)	26		35	
Third Age Trust Capitation	2,184		2,072	
Beacon Annual Fee	815		796	
AGM	4		0	
Sundries	68		263	
Publications & Distribution Costs	3,560		3,376	
Postage, Printing & stationery	241		254	
PayPal & SumUp Commission	28		41	
Sub-total	0	**7,138**		**7,060**
Depreciation		**0**		**0**
Total General Funds Expenses		**15,710**		**15,391**
Surplus for the year - General Funds		**4,812**		**4,566**
Overall surplus		**4,846**		**3,462**

The accants show an accurate reflection of the finances. MAJones

M A JONES MCIIA

UNIVERSITY OF THE THIRD AGE - PRESTON & DISTRICT BRANCH

	31st Dec 2025		31st Dec 2024	
	£	£	£	£
ASSETS				
Fixed Assets:				
Audio Equipment	0		0	
Bird Watching	0		0	
Computers	0		0	
Furniture	0		0	
		0		0
Current Assets:				
Operational Cash at Bank		21,811		18,085
Contingency Cash at Bank		24,159		23,039
Group Money Received after year-end		0		0
Prepayments & Debtors		0		0
Current Liabilities:				
Membership Fees received in advance		0		0
Prepayment for trips		0		0
Creditors		0		0
Net Assets		**45,970**		**41,124**
Represented by:				
Reserves b/fwd		41,124		37,659
Surplus in Year		4,846		3,464
		45,970		**41,123**

The accounts show an accurate reflection of the finances.

M A JONES MCIIA

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Preston and District u3a		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1141371
Set out on pages	1 and 2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

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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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	29/9/2026
Name:	Margaret Jones		
Relevant professional qualification(s) or body (if any):	Chartered Member of the Institute of Internal Auditors (CMIIA)		
Address:	16 Groundsel Drive Whittingham Preston PR3 2LX		