CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01-01-2025 To 31-12-1025

Charity name: Ravenshead u3a

Charity registration number: 1154123

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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 activities conducive to learning and personal development in Ravenshead and its surrounding locality.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity provides opportunities for members to participate in interest groups set up and run by members for members thereby encouraging members to share knowledge and skills. The number of different interest groups offered by Ravenshead u3a has grown from 40 – 50 over the year to 31-12-25. We hold a monthly meeting and, with the exception of our AGM month and December when we enjoy our Christmas lunch outing, we invite speakers on a wide variety of topics to entertain and inform our members. From time to time we also invite local service-providers (for example, in January our speaker was from Citizens Advice, but also working in partnership with Cadent to promote awareness of the dangers of carbon monoxide poisoning; and in November we had a short presentation by a representative of NHS MSK Together entitled 'Move well, Stay well'; the outcome of this is that members have permanent access to an NHS-provided toolkit for supporting Musculoskeletal Health via a link on our website). Day trips to local places of interest continued to provide members with educational opportunities as well as companionship. A coach trip to Hull in April included a visit to Wilberforce House Anti-Slavery Museum, and in October

		approximately 40 members enjoyed a visit to our local Observatory which included a guided tour of the Reflecting Telescope and a Planetarium Show entitled “CAPCOM GO! - The Apollo Story”. In all, there were a total of 18 day trips and one holiday. In 2024 our Trips Co-ordinator arranged a holiday to Torquay for members; so successful was it that a trip to the Isle of Wight was organised for 2025. Holidays always include visits to places of interest. Additionally, holidays provide an opportunity to enjoy company and social interaction which is valued by all who participate, but particularly by those who live alone.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees are aware of, and adhere to the Charity Commission guidance on public benefit. To achieve this, membership is open to everybody, with the subscription set as low as is practical to maintain sound financial status, thereby allowing anybody to join. All our events and activities are put on at cost.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Membership remained fairly consistent throughout 2025, though numbers dipped in the spring and early summer. Associate membership* numbers were substantially higher at the end of the year. The growth in membership is once again partly the result of a successful U3a Day in September 2025 but equally due to active outreach in the local community through reports in the local newsletter (Ravenshead Newsletter), via our website and on social media. *Associate members are members who belong to another local u3a but who may have been attracted to join Ravenshead u3a as well in order to benefit from different activities offered. Day trips to local places of interest continued to provide members with educational opportunities as well as companionship. A coach trip to Hull in April included a visit to Wilberforce House Anti-Slavery Museum, and in October approximately 40 members enjoyed a visit to our local Observatory which included a guided tour of the Reflecting Telescope and a Planetarium Show entitled "CAPCOM GO! - The Apollo Story". In October 2025, Members were invited to complete a survey. A copy of the report of the findings can be found on the Ru3a website here; feedback from Members has been noted and suggestions for change are being implemented on an on-going basis. In December 2025, as a direct result of the Member Survey, Ru3a applied for a grant the from the **Gedling UKSPF Digital Inclusion Grant Fund.** The application was successful but the grant was not made until early 2026. The intention is to run workshops for Members during 2026 to improve digital skills with a view to reducing isolation and loneliness. Grant monies will go towards the cost of venue hire and the purchase of equipment to facilitate the delivery of the workshops. The charity's activities are managed entirely by unpaid volunteer members who give a great deal of their time and energy to ensure the objects are met and members are satisfied.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity has adopted a guideline of maintaining reserve funds that are at least equivalent to its average expenditure for a 12-month period. In fact, there are currently hardly any forward commitments for payments that would still arise
Amount of reserves held	Para 1.22	£8000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	The charity does not possess any funds of this nature
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity does not engage in any fundraising activities and meets its current obligations out of current income. The charity's principal source of funds is represented by the annual subscriptions from members along with an annual Gift Aid claim which, for the year to 31/12/25, amounts to £2154* The expenditure supports the key objectives of the charity by:

		i. Ensuring that the members are fully informed of national events and what other u3a charities are doing ii. Providing an opportunity each month for all members to gather, receive current news and listen to a speaker on a variety of subjects iii. Publishing and distributing its own monthly newsletter iv. Enabling members to start new interest groups that widen the range of educational pursuits * This figure includes Gift Aid for 2024 that was not received until early 2025
Investment policy and objectives including any social investment policy adopted	Para 1.46	On the recommendation of the Financial Examiner who examined the 2024 accounts, it was agreed by Committee in June 2025 to invest surplus funds; £5000 has been invested in HTB with effect from July 2025
A description of the principal risks facing the charity	Para 1.46	The principal risk to Ru3a's financial resilience is reduction in membership numbers. To mitigate this risk, Ru3a holds events each year to actively recruit new members. These events include an annual Open Day and at least one informal Coffee & Cake morning which are open to Members and non-Members alike. Ravenshead u3a uses a range of premises for group meetings and activities and organises trips and other events. There are risks of accidents and incidents associated with these activities and consequently Ru3a carries out risk assessments for the principal activities and puts in place mitigations to reduce risk. Ru3a also complies with the Third Age Trust requirements and enjoys the benefit of insurance cover to protect trustees and the interests of members.
Other		None

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution dated June 2012 as amended in June 2016 and June 2018 and February 2021 (which incorporated a major update in line with the Third Age Trust model constitution to allow online and proxy voting)
How is the charity constituted?	Para 1.25	Unincorporated Association

(eg unincorporated association, CIO)		
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election by members annually at AGM Co-option by the Board of Trustees until the next AGM Vacancies filled on appointment by the Board of Trustees

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees attend an induction where they receive information about the principles of the u3a movement, Terms of Membership, Member code of Conduct, the Constitution and other general information to help them carry out their duties as a trustee.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity is associated with the Third Age Trust Charity, Registration Number 288007
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Ravenshead u3a
Other name the charity uses	Ru3a
Registered charity number	1154123
Charity's principal address	4 Mavis Avenue Ravenshead Nottingham NG15 9EB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John BUTLER	Chair		AGM
2	Sharan JONES	Vice Chair		AGM
3	Gillian DAVIES	Treasurer		AGM
4	Frances LEYSHON	Business Secretary		AGM
5	Anne ELDRIDGE	Groups Co-ordinator		AGM
6	Andrew BEBBINGTON	Membership Secretary		AGM
7	Louise FANFARILLO	Minutes Secretary		AGM
8	Halina RAJCHEL	Trips Co-ordinator		AGM

9	Susan BUTLER	Meetings Organiser		AGM
10	Susan WARNER	Assistant Membership Secretary		AGM
11	Michael FANFARILLO	Social Account Treasurer	01/01/25 to 07/04/25 08/04/25 to 25/09/25	(Co-opted by committee in October 2024) AGM resigned 25-09-25
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	**Dates acted if not for whole year**	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		F Leyshon
Full name(s)		Frances Leyshon
Position (eg Secretary, Chair, etc)		Secretary

Date	28 October 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Ravenshead U3a	1154123

Receipts and payments accounts

CC16a

For the period from	1st January 2025	To	31st December

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Subscriptions for current year	7,291	-	-	7,291	6,450
Subscriptions for next year	17	-	-	17	-
Gift Aid	2,154	-	-	2,154	29
Sundry Income	493	-	-	493	6
Donation	9			9	8
Social Account Income	6,888		-	6,888	5,624
Group Income excel Rent account	2,561		-	2,561	1,839
Rents Rec'd Int.Groups	8,750		-	8,750	8,984
	-	-	-	-	-
Sub total (Gross income for AR)	28,163	-	-	28,163	22,940
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	28,163	-	-	28,163	22,940
A3 Payments					
Social Account Payments	5,861		-	5,861	5,734
Group expenses Excluding Rent	1,664		-	1,664	1,816
Rent Paid Int.Groups	8,182		-	8,182	8,896
Subs refund	76	-	-	76	-
TAT Membership	1,456	-	-	1,456	1,448
TAT Magazine	1,071	-	-	1,071	936
Beacon	404	-	-	404	386
Equipment	1,048			1,048	407
Equipment repairs	20			20	66
PayPal Commission	3			3	5
Credit Card Charges	15			15	-
Speaker Fees	800			800	823
Catering	403			403	256
Postage Printing & Stationery	476	-	-	476	470
New Group Start Up	86			86	70
Venue Costs	1,244			1,244	1,054
Telephone/email/website	93			93	228
Volunteers Lunch	-			-	480
Sundry Expenses	472			472	157
RU3A Day	171			171	271
Publicity/Promotions/Display	116			116	67
Community Transport Affiliation	15	-	-	15	15
Notts Network Membership	15			15	15
Sub total	23,690	-	-	23,690	23,598
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	23,690	-	-	23,690	23,598
Net of receipts/(payments)	4,473	-	-	4,473	- 658
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	13,305		-	13,305	-
Cash funds this year end	17,778	-	-	17,778	- 658

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	16,702	-	-
	Cash inHand	2,076	-	-
	Paypal account	-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	17,778	-	-

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Computers/printers	Unrestricted	-	-
	Projectors	Unrestricted	-	-
	Audio Equipment	Unrestricted	-	-
	PA Systems	Unrestricted	-	-
	Cupboards	Unrestricted	-	-
	Card Readers	Unrestricted	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	G Davies F. Leyshon	GILLIAN DAVIES FRANCES LEYSHON	26/10/26. 28-10-26

Statement of Receipts and Payments for Ravenshead U3A
for the year ended
31st December 2025

Charity Registration Number 1154123

	31/12/2025	31/12/2024
RECEIPTS	£	£
Subscriptions for current year	7,291	6,450
Subscriptions for next year	17	
Gift Aid	2,154	29
Sundry income	493	6
Donation	9	8
Social Account Income	6,888	5,624
Group Income excl. Rent account	2,561	1,839
Rents Rec'd Int. Groups	8,750	8,984
	28,163	22,940
PAYMENTS		
Social Account Payments	5,861	5,734
Group expenses excluding Rent account	1,664	1,816
Rent Paid Int. Groups	8,182	8,895
Subs refund	76	
TAT membership	1,456	1,448
TAT magazine	1,071	936
Beacon	404	386
Equipment	1,048	407
Equipment repairs	20	65
Paypal Commission	3	5
Credit card charges	15	0
Speaker's fees	800	823
Catering	403	256
Postage Printing & Stationery	476	470
New Group Start up	86	70
Venue Costs	1,244	1,054
Telephone/email/website	93	228
Volunteers lunch	0	480
Sundry Expenses	472	157
RU3A Day	171	271
Publicity/Promotions/Display	115	67
Community Transport affiliation	15	15
Notts Network Membership	15	15
	23,690	23,598
Net receipts(payments)	4,472	(658)
Balance b/f	13,306	13,964
Balance c/f	**17,778**	**13,306**

Represented by:-

Cash at Bank	7,903	10,922
Savings Account	5,000	
Cash at Bank (Social)	1,649	664
Cash at Bank(Rent)	1,150	582
Cash in Hand (Social)	58	17
Cash held by Groups	2,018	1,121
	17,778	**13,306**

Independent Examiner's Report

I have examined the records relating to the Accounts of this charity for the year ended 31st December 2025 and have found the above Statement of Accounts prepared from the records to be consistent with the supporting documentation presented to me.
In conclusion the trustees have met the requirement to keep proper accounting records in accordance requirements of Sec.145 of the Charities Act 2011.

I have no recommendations to make in relation to the preparation and maintenance of these accounts
There are no points arising which would require drawing to the attention of the Trustees

M R Cullip

M. R. Cullip (BA Hons), MAAT
Independent Examiner