Minutes of Salford u3a Annual General Meeting
20th February 2026

The Annual General Meeting held at Elm Bank Banqueting and Conference Centre, 46 Half Edge Lane, Eccles M30 9BA

Agenda

1. Welcome and opening remarks – Mary McBride
2. Apologies for absence
3. Chair's Annual Report – Mary McBride
4. Treasurer's Annual Report – David Jenkins
5. Vote: Adoption of accounts
6. Motion: to adopt the revised Constitution
7. Vote
8. Election of Committee members for 2026 *en bloc*
9. Any other business
10. Close of meeting

1. Welcome and opening remarks

Good morning everyone, and thank you for attending our AGM, and for all your involvement throughout the year.

2. Apologies for absence

Apologies from Jean Martin, our Minutes Sec, who is unable to attend. I would like to note my thanks to Jean for her work in support of the committee, particularly the organisation of our meetings. In Jean's absence, Debra Charnley will be taking minutes.

I can confirm that we have a quorum.

3. Chair's annual report

We try to keep the AGM short and to the point so I'll start us off with a look back at the last year.

Membership

Our membership continues to grow and we welcomed 109 new members last year, with a further 23 added since the beginning of this year.

We're aware that our retention rate has not been as high as in the previous couple of years, so that will be something the committee will be focussing on in the coming year. It's clear that we have no difficulty attracting members but we need to make sure they have the opportunity to get involved and enjoy the benefits of being members of Salford u3a.

An interesting point is that we have a greater proportion of men that most u3as: our ratio is 60:40 women to men whereas the norm seems to be 70:30. Seems like we have a broad appeal to all our potential members.

A big thank you to Linda Page who stepped up when we were left without a Membership Secretary; it's a key role and I greatly appreciated her volunteering without being press-ganged.

I know she would also want me to thank Andy Scutt for his support to her throughout the year as she settled in to the role; we all appreciate Andy's continued input since he stepped down from the committee. Thanks, Andy.

Groups

When it comes to retaining members, our Interest Groups play a key part and it's important that new members can find a place in something that interests them.

We have 51 groups and, in the past year, we've added

- Walking football
- Real Ale appreciation
- Friday Lunch
- Let's go
- and the French group has become 2

All these groups came about because someone said, "Does anyone fancy …?" and they were met with, "Yes, please!" so if you have a "Does anyone fancy …?" at the back of your mind just put it out there and it's unlikely you'll be on your own.

Our History Study Day in November was a different approach, the aim being to test out demand for a general History group, as well as offering an interesting event in itself. We had positive feedback about the day and the group will be launching in April with a full and varied programme for the rest of the year.

Thanks to all our speakers on the day: John Sanders, Debra Charnley and Rita Lewin

Groups don't have to fit into a standard format.

Let's Go is an ad hoc group run on WhatsApp where someone can say, "I'm going to … whatever … on Thursday afternoon: anyone want to join me?" Whether it's the Flower Festival, an NT Live screening of Hamlet or an afternoon of bingo, you'll find someone to go with you.

We've also tried a couple of short-term or 'pop-up' groups, linked to a Shakespeare production at the Lowry, and to the various exhibitions to mark Turner's 250th anniversary. An obvious next one is a pop-up group for the Bayeaux Tapestry on its visit to London later this year: anyone interested?

Sadly, a couple of groups have closed this year: Paint and Sketch, and Play reading, though both of them are continuing informally as groups of friends.

Thanks for all this activity go to our great set of Convenors, and to Groups Co-ordinator, Diana Tyldesley, for her support to them, and for helping new groups to get underway this year.

Monthly social morning

Most of you are regulars at these monthly meetings and you make the most of the chance to socialise as well as listening to the varied range of speakers that our Speakers Secretary, Carolyn Siddall, arranges.

Thanks to Carolyn for managing to come up with new ideas, and to the wonderful Meet and Greet team, from the front door, through to the sign in desk, tea and coffee organisers and those looking after new members.

We've also added an Information table this year, at the initiation of Linda Eastham, so thanks to Linda for that. You're welcome to bring information about any local events you'd like to promote.

I should also mention the Suggestion Box. We have yet to receive a suggestion and, while it's wonderful to think we're perfect, it's just possible there's something new we could try or something we could do better, so please let us know.

Trips/holidays

Most of us like to get out and about, and we have so many opportunities, with many of our groups like Art and Culture, Bird watching, Exploring Greater Manchester and Plants and Garden, and Local History's twice-yearly outings.

For something further afield, our Social team of Janet and Ken Ball put on a great programme, with day trips to Jodrell Bank and Knaresborough, doubling up in respond to demand. They also led a short break to Wales and a holiday to Perthshire, packed with activity and variety. It's a challenge to find the number of single rooms that members would like, but they manage to pull it off. Thanks to Janet and Ken for keeping this popular programme going and I know many of you are looking forward to this year's plans

The Walking groups holiday was reintroduced after a short break, and a good time was had by all in Malhamdale – thanks to Carole Bowler and Marjorie Gee for taking on the organisation. In April, they're off to Northumberland and I wish them fair weather and plenty of puffins.

Our other travelling group is the European City Breaks group, with trips to Memmingen and Bologna last year – thanks to me! There's very little organising involved as members do their own bookings, and they're a great way of seeing somewhere new, in good company.

Moving on from our activities to what underpins them

Starting with IT, Debra Charnley, organised a survey of smartphones users and followed that up with a smartphones drop-in with 6 volunteers – many thanks to them for their help – and a Scam Awareness session.

That's on top of the everyday management of the website and Facebook and ensuring we committee members are sufficiently equipped and skilled to keep on top of things.

We now have a 'virtual' phone. We receive very few phone enquiries but it's important to have a phone number for those who can't contact us any other way. You'll see the number on our future publications.

Debra's a Wonder Woman that you don't notice, working away behind the scenes. Thank you, Debra

Finance

The other essential underpinning of everything we do is sound finance. As committee members, each of us is responsible for how we handle the money that you hand over to us. We're fortunate to have clear, detailed reports and guidance from David Jenkins to help us with this, and Convenors are given regular updates to help them manage group costs.

Big thanks to David for always responding quickly and making everything run smoothly. David's report will follow.

Committee structure and support

We have thought about how we work as a committee and we now have support teams involving non-committee members: these are

- Communications
- Finance

- and Group support, in its early stages

We raised our profile with stalls at events in Eccles and Worsley – and many thanks to the 25+ volunteers who helped out with them – and a great addition has been Janice McGrath joining us as Publicity Secretary.

Janice has been effective in getting us media coverage to mark the start of our 40th anniversary year, in the Salford Post and on BBC Radio Manchester and That's TV Manchester.

Thanks Janice, and I'm sure you'll find new opportunities to raise our profile during our anniversary year.

Members who are no longer with us

I'll ask you to take a moment to remember those members who are no longer with us. Some of them were longstanding members, some relatively new. I'm not going to list their names as there's sure to be someone I leave out but many of us will be missing someone this year.

We are also missing some key members who would usually be here but are unwell: our thoughts are with them.

Looking back and looking forward

So, that's my look back on 2025.

2026 is a year of celebration as we mark 40 years of the u3a in Salford – a fantastic achievement and I hope you'll all find some way of marking it in your groups or at our anniversary lunch in June (booking forms will go out to all on Sunday 1st March) or at any other celebrations you'd like to help us develop.

And I'm stepping down from the committee after 6 years. My first committee meeting was February 2020 – and we all know what happened the following month. It's been challenging at times, but also enjoyable and rewarding and I wish our committee for 2026 all the best.

4. Treasurer's annual report

2025 Year End Salford u3a Accounts

	Total Income	Total Expenditure	Total Income less Expenditure	
From Main Report	16,708.26	15,992.20	716.06	*See separate analysis*
From Social & Travel Report	75,930.67	72,996.26	2,934.41	*See separate analysis*
Journal Entries	-	-	-	*nil*
Total	**92,638.93**	**88,988.46**	**3,650.47**	

Bank opening balance (1st Jan)		Less payments raised in previous year:	Add deposits for previous year	**Cash Book opening balance (1st Jan)**	
Lloyds - Main	3,456.75	-	-	3,456.75	*Lloyds - Main*
Lloyds - Membership	1,523.03	-	-	1,523.03	*Lloyds - Membership*
Lloyds Social & Trav	3,959.04	-	-	3,959.04	*Lloyds Social & Travel*
Lloyds Deposit	15,176.13	-	-	15,176.13	*Lloyds Deposit*
	24,114.95	**0.00**	**0.00**	**24,114.95**	

Bank closing balance (31st Dec)		Less payments not yet processed	Add deposit transfers not yet processed	**Cash Book closing balance (31st Dec)**	
Lloyds - Main	3,623.58	110.00	-	3,513.58	Lloyds - Main
Lloyds - Membership	1,890.74	-	-	1,890.74	Lloyds - Membership
Lloyds Social & Trav	2,043.45	-		2,043.45	Lloyds Social & Travel
Lloyds Deposit	20,317.65	-	-	20,317.65	Lloyds Deposit
	27,875.42	**110.00**	**0.00**	**27,765.42**	

Increase (Decrease) in Cash Book balance	**3,650.47**
Income less Expenditure during year	**3,650.47**

'Cash Book Balance' is the balance at the bank once all outstanding deposits / payment transfers have been cleared.
The accounts are presented on a 'Receipts and Payments' basis. The Trust has no fixed assets and the only known outstanding creditors at the end of the year relate to Group Hall Hire.

Approved on behalf of the Trustees :

Mary McBride, Chair 13 Jan Date:

David Jenkins, Treasurer 12 Jan 26 Date:

Independent Examiner's report to Salford Life Long learnng (U3A) (Charity 700706) on the accounts for the year ended 31st December 2025

Responsibilities and basis of report

The charity trustees 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 Salford u3a'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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Salford u3a 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: Date: 2 February 2026

David Stanford FCMA

Salford u3a Main Activity for 2025

2024 Income	2024 Expenditure		2025 Income	2025 Expenditure		
		Membership				
2,406		Membership income - 2024	-			
3,064		Membership income - 2025	1,728			
-		Membership income - 2026	3,220			
2,018		Gift Aid	898			
(15)		SumUp / Paypal commission	(22)			
	1,684	Third Age Trust Subscription		1,872		
	1,380	Third Age Magazine		1,158		
	428	Beacon Subscription		472		
3,981		Net Revenue			***2,322***	
		Hall-based Groups				
8,480		Income	8,238			
	75	Hall Hire - 2022		-		
	2,251	Hall Hire - 2023		-		
	5,336	Hall Hire - 2024		2,782		
	-	Hall Hire - 2025		5,306	←	Invoices for £2,630 have yet to be received
	-	Hall Hire - 2026		87		
	124	Group-funded Expenses / Speaker		50		
695		Net Revenue (Loss)			***13***	
		Monthly Friday Social Meetings				
2,414		Entrance Fee	2,505			
	2,200	Room Hire		2,400		
	616	Speakers & Xmas expenses		852		
	46	Meeters & Greeters meetings		40		
(448)		Net Revenue (Loss)			***(788)***	
		Other				
176		Bank Interest	142			
	-	Committee meetings		38		
	780	Convenors' meetings		-	←	Invoice expected for £870
	63	Support to Groups		60		
	142	Welcome Meeting Refreshments		123		
	16	Exps re u3a Workshop		10		
	19	Web Site		178		
	33	Leaflets & promotion		238		
	-	Other promotion		241		
	37	Post & Printing		76		
	-	Mobile Phone		10		
	50	Accountant		-		
(964)		Net income (expenditure)			***(832)***	
Income 18,544	**Expenditure 15,280**	**TOTALS**	**Income 16,708**	**Expenditure 15,992**		
£3,263		***TOTAL INCOME less EXPENDITURE***		***£716***		

Salford u3a Travel & Social Activity for 2025

2024 Income	2024 Expenditure			2025 Income	2025 Expenditure	Event Balance	
		Lancashire Supper (2024)					
1,005		Income		-			
(43)		Less Commission		-			
	260	Expenditure			604	**142**	
		Annual Lunch (2025)	Jan-25				
-		Income		1,200			
-		Less Commission		(54)			
	-	Expenditure			833	**313**	
		History Day (2025)	Nov-25				
-		Income		805			
-		Less Commission		(43)			
	-	Expenditure			16	**746**	← Invoice expected for £819
		Anniversary Lunch (2026)	Jun-25				
-		Income		-			
	-	Expenditure (Deposit)			100	**(100)**	
		Walking Holiday - Malham	Apr-25				
1,500		Income		9,184			
	1,500	Expenditure			9,184	**nil**	
		Walking Holiday - Northumberland	Apr-26				
-		Income		3,368			
	-	Expenditure			1,650	**1,718**	
		Cardiff	Apr-25				
2,550		Income (deposits)		16,890			
	-	Expenditure			19,440	**nil**	
		Joddrell Bank	Jul-25				
-		Income (deposits)		2,234			
	-	Expenditure			2,231	**3**	
		Scotland (Perthshire)	Sep-25				
-		Income (deposits)		35,146			
	-	Expenditure			35,146	**nil**	
		Knaresborough	Dec-25				
-		Income (deposits)		3,771			
	-	Expenditure			3,771	**nil**	
		Sandringham	Sep-26				
-		Income (deposits)		3,430			
	-	Expenditure			-	**3,430**	
		Other income and Expenditure					
14		Interest from Deposit Account		-			
	16	Expenses			22		
		Events with no financial transactions this year					
63,909	64,280	Shrewsbuty, Camridge, Germany, Ulverston		-	-		
Income	**Expenditure**			**Income**	**Expenditure**		
68,936	**66,056**	**TOTALS**		**75,931**	**72,996**		
£2,880		***TOTAL INCOME less EXPENDITURE***		***£2,934***			

Salford U3A Social Account

Printed from 2025 u3a Cashbook.xlsx on 09/02/2026

Question from the floor: member Harold Heywood raised a concern about interest groups failing to cover their costs being allowed to close while Salford u3a has a large financial reserve.
Response: The Chair replied that the self-funding model for groups had been in place for over 3 years and very few groups have had a problem with it. It was introduced as the fairest model, keeping membership fees low for wider access. Struggling groups are offered advice e.g. moving to a cheaper venue, changing the length or frequency of meetings, or support in

attracting more members: if these measures are not accepted, or didn't result in the group becoming financially self-sufficient, then it is not possible to sustain it long term. ***From the floor***: member Christina McNight stated she was a member of a group that met in a member's home; group members pay £3 per meeting, which they were happy with. The discussion was closed by the Chair who confirmed there is no plan to revisit the groups' self-funding model.

5. Vote: Adoption of accounts

Proposer: Ann Lloyd
Seconder: Beverley Robinson
Approved unanimously by AGM.

6. Motion: to adopt the revised Constitution

Motion: that this AGM adopt the revised Constitution for Salford u3a

Mary McBride introduced this Motion, on behalf of the Committee.

The current constitution was adopted in 2023, based on the model constitution drawn up by the Third Age Trust that all u3as are affiliated to.

Our current constitution limits Committee members to 3 years in any one post without a break.

The maximum total period a member can serve on the Committee is 9 years (either continuous or with breaks).

We are not proposing a change to the total period but we are proposing to remove the 3-year limit on serving in any one role, as this is proving restrictive.

I think you all know how difficult it is to get members to take their turn and fill Committee roles. And when someone joins the Committee, it takes a while to settle into a role and feel on top of it. While some will be happy when they've done 3 years in a role, others will feel that they would like to continue and, when no-one is knocking on the door offering to take these posts, it doesn't seem wise to restrict ourselves by this 3-year rule.

That's why we are proposing this change.

We're not proposing a change to the 9-year maximum length of service as, with a u3a of around 500 members, we have confidence that there will be members coming through to take their turn, and to bring essential fresh energy and ideas.

While reviewing the Constitution, we agreed the phrasing in the introductory notes could be improved.

We propose changing the wording: The members of **the main u3a committee** are the trustees of the Charity.

Proposed new wording: The members of **Salford u3a committee** are the trustees of the Charity.

The proposed changes have been approved in principle by the u3a National office.

As this change relates to the administration of our charity, not to its purposes, it only needs a simple majority to amend it.

I'm asking the AGM to adopt this motion.

Debate: there were some questions for clarification but no objections, and general expressions of approval.

7. Vote

Proposer: Mary McBride on behalf of the Committee
Seconder: Carole Bowler
Passed by majority.

8. Election of Committee members for 2026 *en bloc*

The Chair explained that the practice in Salford u3a is for the AGM to vote in the Committee *en bloc*, and then Committee members to agree roles. As Mary McBride is standing down at this AGM, John Halstead has expressed his willingness to take the role of Chair and the Committee have offered him their support.

The AGM was invited to vote for the Committee *en bloc*.

Proposer: Vallerie Ivison
Seconder: Beverley Robinson
Passed by majority.

9. Any other business

None.

10. Close of meeting

The incoming chair, John Halstead, thanked Mary McBride for the commitment, enthusiasm and energy she has brought to the role of chair and acknowledged the success she has made of leading Salford u3a.