Crawley u3a Trustees Annual Report and Accounts for year ended 31st August 2026

Table of Contents

1	Reference and Administrative Details	2
2	Structure, Governance and Management	3
3	Review of the year ended 31st August 2026	4 – 8
4	Aims for the year ending 31st August 2027	8
5	Trustees' Declaration	8
6	Independent Examiner's Report on the Accounts and Accounts for the year ended 31st August 2026	9 - 16

1. Reference and Administrative Details

Crawley University of the Third Age (Crawley u3a) is a member of the Third Age Trust as an unincorporated members' association.

Registered Charity Number	1029004
The Board of Trustees	Members of the Board of Trustees who held office during the financial year 2024-25 are listed below.
Independent Examiner of the Accounts	Tony Neale FCMA 37 St Georges Court, Crawley, RH10 8LP
Bankers	Lloyds Bank plc, 1 – 5 The Broadway, Crawley, RH10 1DU

Trustees for 2025-26 (14th Nov 2025 – 8th Nov 2026)

Post	Name	First Elected	Term Ends
Officer Trustees			
Chair	Tricia Newell	AGM Nov 2025	AGM Nov 2028
Vice-Chair	John Williams	AGM Nov 2025	AGM Nov 2028
Secretary	Marion Lang	Co-opted Aug 2026	AGM Nov 2029
Treasurer	Graham Friday	AGM Nov 2021 AGM	AGM Nov 2027
Other Trustees			
General Trustee	Kim Robertson	Co-opted Jan 2026	AGM Nov 2028
General Trustee	Moria Blackman	Co-opted Jun 2026	AGM Nov 2029

2. Structure, Governance and Management

Nature of Governing Document

Crawley u3a is an unincorporated members' association, and a member of the Third Age Trust (the national u3a coordinating body). An organisation called 'Learning in Later Years' was founded in Crawley in 1981 and this became the 'Crawley University of the Third Age' when it affiliated to the Third Age Trust in March 1985. It was registered as a charity (Reg 1029004) by the Charity Commission on 24th November 1993.

The current constitution was adopted on 24th January 2023, having been approved by the Annual General Meeting (AGM) on Friday 11th November 2022, subject to the insertion of clause 10.1 requiring membership fees for the forthcoming membership year to be approved by a majority vote of those Crawley u3a members attending a meeting to be held at least one month before the start of that membership year.

Objectives and activities

Crawley u3a's object is:

"*The advancement of education, and in particular the education of older people and those retired from full time work, by all means, including associated activities conducive to learning and personal development in Crawley and the surrounding district*".

In pursuit of these objectives, Crawley u3a organises artistic, literary, fitness and recreational group activities alongside a monthly series of lectures and a programme of seasonal outings. The emphasis is on social and mutual support and the principle of self-help learning is followed; learning is for its own sake where no qualifications are sought or offered.

Public Benefit

The activities undertaken by the charity to further public benefit are the provision of education and improvements to wellbeing and quality of life for those no longer in full-time employment.

The Trustees confirm that they have complied with the requirements of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Committee, Trustees and Management

The management of Crawley u3a is vested in the Committee, which is also the governing body and its board of trustees for the purposes of charity law. There must be between 5 and 12 elected Trustees. A non-voting President, Maureen Wicks, has also been elected.

The officers and other trustees are elected by the members at the Annual General Meeting, or co-opted by the Trustees, and hold office for one year but are eligible to stand for the same post for a further two years (except for the Secretary and Treasurer who may be elected for a second term of three years so serving up to six consecutive years in total). In the event of a vacancy the Committee may appoint a member until the next AGM.

The trustees meet formally at regular intervals during the year and are responsible for the strategy and policies of the Crawley u3a as well as dealing with its administration, management, and governance. All trustees are required to affirm annually that they satisfy the Charity Commission's eligibility rules to act as trustees and that they comply with their responsibilities as trustees, all of which are set out in the Charity Commission guidance 'The essential trustee (CC3)'.

3. Review of year to 31st August 2026

Chair's Report

This has been a challenging year for the trustees. Out of six trustees only two remain from last year - Graham Friday remained as Treasurer and John Williams moved from general trustee to Vice Chair. The Chair and two general trustees were voted in by the membership but within a few weeks one trustee resigned for family reasons. Following an urgent appeal to the membership we were able to recruit two new trustees, Marion Lang and Moira Blackman which gave us the sufficient quorum to continue as a committee.

The retirement of our previous secretary Margaret Lloyd whose contribution as secretary was considerable, left the need for a replacement. Graham Friday volunteered to run the secretarial post until a new secretary could be found. Sadly, over a few months we had a couple of false starts. Thankfully, Marion Lang who joined as a general trustee, took over as secretary in late summer and has taken over the role with speed and great professionalism. We are indebted to her and to Graham for filling in the secretarial role as well as his ongoing role as treasurer.

Crawley u3a like any similar entities depends for its existence on those members who volunteer their time and efforts. We thank the group leaders and their deputies for their hard work and their dedication. Our monthly meetings are only there because of the continued support of the RUGs. We are indebted to Liz Tennant for continuing her invaluable role in arranging the speakers each month. We have had exceptionally good speakers and that is down to Liz's ability to pick the right ones. Peter Beckley our assistant group coordinator works tirelessly. Our sincere thanks to him and to Sue Parker who writes and edits the monthly newsletter and is responsible for all publicity.

The Beacon Admin team have again supported us throughout the year despite losing John Walton who passed away suddenly and who had been a wonderful leader of the Beacon team. The Website team have again provided first class support

Membership renewal has been a little slower this year due to unforeseen circumstances and we are indebted to Jean Manuel for all her efforts on the renewals

Our thanks also go to Christine Willows who looks after Welfare Support, which given the age of our members is an invaluable part of our organisation

Kim Robinson general trustee will be stepping down this year, and we would like to thank him for his contribution to the work of the Trustees. He will continue to assist on the Beacon Administration

We are of course part of the wider u3a community, and the Trustees participate in a variety of Forums and Webinars. Our Treasurer is a member of the U3a Treasurers Committee.

Tricia Newell, Chair

Report from the Board of Trustees (Committee)

In line with what was advised last year the Trustees met four times between October 2025 and October 2026 although The Chair Vice Chair and Treasurer have had several additional ad hoc meetings particularly meeting candidates for the post of Secretary.

We have also instigated a new email system which will be far more efficient and reliable than the current system.

Major Achievements against the 2026 Aims:

At the first Trustee meeting after the Annual General meeting, the Trustees agree a set of aims for the coming year. The purpose of this section is to report progress against those aims.

1. **Embed the new organisational structure, with the focus of developing teams for the following activities. Events, Groups, Communications & Publicity and IT support.**

   Movement towards the team-based organisational structure was hampered by a shortage of volunteers, though we were successful in recruiting new groups of members to take over both the Seasonal Outings and Christmas Party.

   Progress on increasing the support offered to the more academic based indoor Groups and their Leaders has stalled due to a lack of interest on the part of Group leaders.

2. **To engage more with Crawley Council and Crawley voluntary organisations to market the values and benefits of membership of Crawley u3a.**

   No visible activities or events have taken place during the year. We again participation in the Winter Warm Up event at K2 organised by West Sussex Alzheimer's Society, and Crawley Community Action (CCA) and took the opportunity to engage with other organisations again.

3. **Develop and implement a strategy to minimise the long-term financial impact of the introduction of Bank Charges.**

   In November 2025 Lloyds Bank introduced Bank Charges. For the period until November 2026 these charges have been subject to a substantial discount, providing us with the time to investigate and introduce alternative arrangements. The major impact of these charges is on the acceptance and banking of cheques, which from November 2026 will cost us 50p per cheque.

   The Trustees felt that accepting cheques is key to ensuring that everyone can participate in what we offer, so have looked for alternatives that will minimise the impact of these new charges.

   A new bank account with the Co-op bank, which will enable us to bank cheques free of charge has been opened. Optimising the use of this account will be rolled out across our activities during the coming year.

Report on Operations

1. Financial Sustainability

A small deficit of £544 was generated on our General Membership activity (i.e., excluding the costs and income from Group activities) but this included a spend of £1,708 on new equipment, if this is removed then overall the general activities made a surplus of £1,164.

The level of available unrestricted reserves was £20,482 on 31st August 2026. This is equivalent to about one and half times the current level of operational costs.

The Charity Commission requires Trustees to annually undertake a formal review of the charity as a 'Going Concern' and to report the outcome of that review within their published accounts. This is shown on page 1.

Activity Groups are all now operating with greater flexibility and financial independence, with the general financial objective being that they all become self-financing. Should any group require financial support, because of a significant change in either their membership levels or cost base, then there is £10,395 available in restricted reserves to provide that help.

The level of both unrestricted and restricted reserves provides a cushion to protect against any unexpected situations and will be used both to keep future fee levels affordable as well as provide investment to both improve and widen the scope and level of activities offered by the u3a.

2. Membership Numbers

0ur total membership numbers (including Associate members) on the Third Age Trust census date of 31st March 2026 were 695 (662 Full Members and 33 Associate Members) compared to 625 and 635 at 31st March 2025 and 2024 respectively. This 695 figure represents the highest number of members to date and was boosted by the large number of new members recruited after the Ruby Celebration Event of 30th July 2025.

By end August 2026 membership numbers were 714 (compared with 654 as at 31st August 2025) though until the current membership renewal exercise is complete we do not know how many of these will not renew their membership.

We thank the Membership Assistant, Jean Manuel, for her unstinting work on dealing with new membership applications.

3. Activity Groups

The number of groups at the end of August 2026 was 49, down by three from the 52 at the end of August 2025. This is the second year that the number of Activity groups has reduced, at a time when our overall membership numbers are increasing.

The reduction in the number of groups means that our ratio of members to groups has increased from 12.0 for 2024-25 to 14.5.

The Third Age Trust's recommended ratio for u3a's to work towards is 10. It must be borne in mind that this is a crude measure, as groups vary in their capacity to participate.

A number of new activity groups are under discussion. But more opportunities to start groups need to be identified, especially in respect to our Out and About activities, where pressure on group sizes is increasing and opportunities to participate are decreasing.

Out and About (O&A) and the Ambling & Walking Groups are oversubscribed to the extent that not all new members wanting to join them can obtain places. A couple of the O&A groups are now only able to offer limited number of trips per year, due to shortage of those willing to lead trips.

In contrast, some of the indoor groups are struggling to attract and retain members

4. Events for All Members

Monthly Meetings

A full programme of nine meetings was held, with an average attendance of 83, a slight increase from 81 in the previous year.
Again, the standout event was Tony Harris's portrayal of Maggie Thatcher, which packed the Friary Hall.

Seasonal Outing

During the year Liz Tennant, Jean Elmer and Carol Allen between them and a small team of volunteers organised three coach trips, all with a royal connection. Greenwich, Royal Albert Hall and Windsor Castle. All trips were enjoyed by those who participated.

Coffee mornings

Unfortunately, due to other priorities, only one coffee morning was held in the last year. A new expanded programme of coffee mornings is now being introduced.

Christmas Party

Carol Allen and her small team of volunteered organise the 2025 Christmas Party, which again for the second year was over subscripted. But, fully enjoyed by those who attended. The Harlequin Ukulele Band providing the music to complement.
To enable more members to attend a large venue is being sought for future years.

5. Communications

The Newsletter Editor, Sue Parker, produced the standard monthly Newsletters (for all months except August). Jean Austin's lively and informative reports on the monthly Friary talks are particularly appreciated, but thanks to other contributors also.

The number of Crawley u3a Facebook members has grown from 415 on October 27th 2025 to 461 on October 12th 2026. In February 2025 a second Facebook account was set up, Crawley u3a Extra, intended to feature the posts from u3a members on topics not directly related to Crawley u3a activities or news. This now has 73 members.

Sadly, although there is no shortage of Facebook members, only a small number of members seem willing to post to the pages. In particular, we would love to see more posts featuring the groups meeting indoors.

4. Aims for the year ending 31st August 2027.

The Trustees provisional aims for 2027 for set out below, these will be ratified at their first meeting following the AGM.

1. Continue to seek volunteers to provide support in respect of Communications & Publicity, Groups and Events.
2. Given the success of the Ruby Celebration event, to develop and deliver a similar event that showcases the Activities being undertaken across Crawley u3a.
3. Embed an expanded programme of Coffee Mornings.
4. Engage with neighbouring u3a's to explore the potential for benefiting from sharing resources,
5. To adopt a Risk Management Policy and Risk Register, including a Contingency Policy.

5. Trustees' Declaration for the year ended 31st August 2026

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charity (Accounts and Reports) Regulations 2008 and are consistent with the charitable purposes of the charity as described in clause 3 of its constitution adopted in January 2023.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the charity on 29th October 2026 and signed on its behalf by:



Tricia Newell, Chair

6. Independent Examiner's Report on the Accounts and Accounts for year ended 31st August 2026

Independent Examiners Report to the Trustees of the Crawley University of the Third Age

I report on the accounts of the charity for the year ended 31st August 2026.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year and that an independent examination is needed.

I report in respect of my examination of Crawley 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 examiners' 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

I would also like to acknowledge and thank the Treasurer for a very comprehensive year end file and supporting documents which greatly assisted me in the completion of the Independent Examination Report.

Signed: A.A Neale

Date: 19th October 2026

Anthony Neale FCMA (retired)

Crawley u3a

Statement of Financial Activity for the year ending 31st August 2026

	Unrestricted Fund	Designated Fund	Restricted Fund	Total	Previous Year
	£	£	£	£	£
Income					
Membership Subs	9,788			9,788	9,223
Group Activity fees			27,098	27,098	25,183
Events & Trips fees			31,415	31,415	38,643
Gift Aid	2,503			2,503	0
Investment income	877			877	1,363
Other Income	43			43	32
	13,211	0	58,513	71,724	74,444
Expenditure	£	£	£	£	£
Group Activity Expenses			26,494	26,494	25,463
Events & Trips Expenses			32,373	32,373	39,500
Committee	480			480	568
Office	2,538			2,538	588
Bank Charges	99			99	0
Information Technology					
- Licences, Subscriptions & Equipment	972			972	803
General Equipment		1,708		1,708	0
Health and Safety equipment	179			179	0
General Operating Licences (CLA)	76			76	69
Third Age Trust					
- Annual Subscription	2,644			2,644	2,384
- u3a Matters Magazine	431			431	501
Communications					
- Newletter	343			343	590
- Publicity	60			60	264
Events & Meetings					
Monthly / General meetings	1,884			1,884	1,687
Celebration event / Open Day	128			128	3,416
Annual General Meeting	156			156	164
Really Useful Group	117			117	214
Group Leaders	255			255	342
Christmas Party	715			715	1,841
Coffee mornings	150			150	245
General refreshments at meetings	132			132	147
Membership services					
- Postage, Stationery & Printing	688			688	435
	12,047	1,708	58,867	72,622	79,221
Net Income / Expenditure (-)	1,164	-1,708	-354	-898	-4,777

Reconciliation of Funds (see Note 10)	£	£	£	£
Funds brought forward	17,129	3,898	19,230	40,257
Funds carried forward	17,593	2,890	18,877	39,360

Crawley u3a

Balance sheet as at 30th August 2026

		As at 31/8/25
	£	£
Current Assets		
Debtors - falling due within one year	8,909	3,822
Debtors - deposit paid	250	250
Cash at bank and in hand	39,491	40,789
Total current assets	48,651	44,861
Less Current Liabilities		
Creditors - falling due within one year.	9,291	4,604
Total net assets	39,360	40,257
Represented by:		
Fund balances	£	£
Restricted Funds	17,593	19,230
Designated (Equipment) Fund	2,890	3,898
Unrestricted funds	18,877	17,129
	39,360	40,257

These accounts, subject to independent examination, were approved by the Crawley u3a Trustees on the 4th October 2026

Tricia Newell

GJ Friday

Mrs T Newell – Chair

Mr G Friday - Treasurer

The accompanying notes from part of these financial statements.

Crawley u3a

Notes and Accounting policies to the financial activity for the year ended 31st August 2026.

1. Accounting convention.

The format of the accounts complies with the *Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).* The accounts have been prepared on a fund basis. The financial year runs from 1st September to 31st August.

2. Going Concern

The Statement of Recommended Practice (FRS102) required the Trustees to confirm as part of the annual accounts that the charity continues as a 'going concern'. The Charity Commission guidance (CC12) requires the Trustees to report in a much more positive manner on this issue in the accounts. To comply with this the Trustees have included the following statement.

Membership numbers are increasing. Given the Charity's level of unrestricted reserves, built up over a long period of time, the annual membership fee is being set at an affordable level that covers the general recurring operating costs, with reserves being used to fund 'one-off' events and unexpected expenditure.

The level of the unrestricted reserve provides the opportunity for the Charity to invest to both improve and widen the range of activities provided, to ensure the Charity is sustainable into the future.

The Charity Commission guidance (CC12) sets out a framework for how Trustees might fulfil their responsibilities regarding ensuring the charity is a going concern. The following assessment is based on that framework.

CC12	Charity
Trustees should consider budgets including cash projections and business plans.	When setting the Annual Membership fee, deliberation includes the consideration of: • Previous years expenditure • Current expenditure • Reserve levels • Future spending plans.
Trustees should ensure that they have effective internal financial controls in place.	The Trustees meet regularly and at each meeting receive an update from the Treasurer on financial issues. The Trustees have issued a Financial Policy which documents the financial framework and controls which govern the way the charity's finances are administered.
Trustees should monitor actual results as the year progresses against budget.	Termly management accounts are prepared with comparison to key elements determined when the Annual Membership Fee was set.
Trustees should analyse their charity's sources of income and expenditure.	The Trustees are embarked on an objective to raise the profile of the Charity and increase its membership. Work is going to look at broadening the use of other income streams such as investment income, donations/Gift Aid and grants. Costs are reviewed on a continuous basis to ensure the Charity is receiving value for money.
Trustees should ensure that they have robust risk and reserves policies in place and review them on a regular basis.	The Trustees regularly discuss strategic risks. Work is ongoing in documenting these into a formal Risk Policy and a risk register.

	The focus has been on establishing procedures ensuring that Risk Assessments are undertaken and documented for all activities being undertaken. A Reserves policy forms part of the Financial Policy, with the level of reserves being reviewed annually when setting the annual fees.
Trustees should take professional advice before entering transactions which may give rise to significant future financial commitment	The Charity currently does not have any such commitments.

The Trustees also recognise that an unexpected accident or incident which led to a financial loss for the Charity or a claim against it by a third party could present it with financial difficulties which may even lead to insolvency. Such risks are mitigated through a range of insurance polices including business interruption and public liability.

3. Income.

This is a combination of money generated during the year from several sources, including the Annual Membership Fee, Activity charges, Gift Aid (HMRC), Donations, Investment income and other sources.

4. Expenditure.

This is a combination of the costs and expenses incurred during the year on both the running of the organisation and the delivery of all the activities and meetings undertaken during the year.

5. Fixed Assets

The u3a has an asset reporting level for an individual asset that is valued over £1,000.

All fixed and general assets are funded through the Designated Equipment Fund.

Smaller consumable activity related assets are charged directly to the relevant Activity Group for funding through their only activity fees.

6. Cash at Bank or in hand.

Cash includes both current bank accounts, petty cash balances, and short-term liquid investments (in the form of a Bank deposit account and fixed term deposit accounts)

7. Debtors

This is a combination of:

- £ 4,509 – due from HMRC in respect of Gift Aid,
- £ 4,168 - expense payments made during the year that relate to Activities being undertaken after the 1st September 2026,
- £ 232 - activity income due for the year, but which had not been received and banked.
- £ 250 – relating to a Room Hire deposit, that will remain a debtor balance until the associated Activity Group ceases to operate.

8. Creditors

This is a combination of:

- £ 3,177 - payments not yet made for activities undertaken during the year,
- £ 6,025 - income received during the year but that relates to Trips being undertaken after the 1st September 2026,
- £ 89 - Membership renewal payment received in advance of the start of the membership year.

9. Stock Account

No stock arrangements were used during this financial year.

10. Funds

Unrestricted Fund - can be used and applied to support the u3a's general financial activities.

Designated Fund – are unrestricted funds earmarked by the Trustees for a particular purpose.

Restricted Fund - is created from surpluses accruing from a specific activity or event. It can only be used to fund activity similar to where it was generated from.

The following table provides an analysis of the movements in the funds during the year.

STATEMENT OF MOVEMENT IN RESERVES

	Unrestricted		Restricted		
	General	Designated	Allocated	Unallocated	Total
	£	£	£	£	£
Balance as at 1st September 2025	17,128.71	3,897.96	8,452.00	10,778.24	40,256.91
Movements between Funds during year					
Set up grants allocated to New Groups			100.00	-100.00	0.00
Unused 'set-up' grants written back			95.51	-95.51	0.00
Deficits written off			187.86	-187.86	0.00
Transfer of annual contribution	-700.00	700.00			0.00
Book balance as at 31st August 2026	16,428.71	4,597.96	8,835.37	10,394.87	40,256.91
Net income / expenditure (-) during year	1,164.55	-1,708.27	-353.56		-897.28
Account balance as at 31st August 2026	17,593.26	2,889.69	8,481.81	10,394.87	39,359.63

List of equipment purchased during the year and funded from Designated reserve

	£
IT Equipment	
Office Mobile Phone	24.00
HP Laptop	380.98
XER-C400 Photocopier	1,001.52
	1,406.50
General Equipment	
Vonyx VSA500 Portable PA system with stand and cover	251.99
Thermos flask	32.99
Extension Lead	16.79
	301.77
	1,708.27