



# Exeter U3A

Registered Charity Number 1104480

## Annual Report and Accounts

1 April 2025 – 31 March 2026

# Exeter u3a — Annual Report

## 1 April 2025 - 31 March 2026

### **About us**

Exeter u3a is an Unincorporated Members Association whose current governing document is the Constitution adopted on 8 April 2003. The Constitution was subsequently amended on 26 February 2015 and 22 April 2021, and it will be further updated at the AGM for 2026 to ensure it remains compliant with national and Charity Commission requirements. Our Object as set out in the Constitution 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 Exeter and surrounding district.

As a member of the Third Age Trust, we adhere to the principles of the u3a movement which is non-religious and non-political and has three main principles:

#### The Third Age Principle

- Membership of u3a is open to all in their third age, which is defined not by a particular age but by a period in life in which full time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to u3a.
- Members should do all they can to ensure that people wanting to join u3a can do so.

#### The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and group leaders; they are all u3a members.

## The Mutual Aid Principle

- Each u3a is a mutual aid organisation, operationally independent but a member of The Third Age Trust which requires adherence to the guiding principles of the u3a movement.
- No payments are made to members for services rendered to any u3a.
- Each u3a is self-funded with the membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the u3a movement.

## Our Activities

The main activities we usually carry out to achieve our objectives are as follows:

- We hold general meetings on the fourth Thursday of each month which are free and open to all members. We invite speakers who give talks on a variety of interesting topics and we keep our members up to date on developments in our u3a. There is the opportunity for members to socialise over a cup of tea or coffee before the meeting starts.
- We form interest groups where members learn about a subject from each other and engage in social activities together.
- We have a project team who work with Exeter University. The University provides lectures to us and we are invited to take part in research projects.
- We produce a bi-monthly Newsletter which shows details of upcoming events, reports on recent group activities, communications from the committee and contact details of the members who organise groups and activities.
- We meet with other u3as in Devon to exchange news, ideas and experiences.

In planning all our activities, the Trustees keep in mind the Charity Commission's guidance on public benefit.

# Chair's Report

## Review of the Year

After the excitement of celebrating our 30<sup>th</sup> Anniversary in 2024/25, we have this year returned to our core focus. We have continued to operate about 80 interest groups some of which have been duplicated in order to accommodate the number of members interested in the group subject. Our liaison with Exeter University continues to go from strength to strength with many lectures either fully or over subscribed; we attended our first guided tour of the Engineering department which our members from a range of interest groups found captivating. These activities along with a routine of social events including coffee mornings and evening social drinks allow us to deliver on the essence of Live Learn and Laugh.

## Summary of events

At the AGM in May 2025 the new committee was elected. Most committee members volunteered to continue in post but changes in role were agreed; significantly Bill Cross, who had served for a number of years, took the opportunity to stand down. New committee members were duly inducted into the charity commission role as trustees and into the governance and operational methods for running Exeter u3a. Subsequently, during the year, Sue Spence was co-opted onto the Committee. This brought the committee to 12 in number leaving one elected member vacancy and two co-option vacancies; these vacancies have been carried for the remainder of the year, there being no further volunteers coming forward as willing to serve on the committee.

A Convenor's thank you lunch was held at Exeter College in January 2026. This was well attended. The committee continue to be of the view that this event is highly valued. Whilst recognizing that convenors do not volunteer to obtain any form of reward, it provides an important opportunity to thank those who provide significant effort to deliver what is the 'life blood' of the organisation.

In January 2026, we once again held our Groups Fair. This is an opportunity for Group Convenors to set out their stall to provide information to members about their group activity with a view to attracting more members to join the group. The Groups Fair was very successful with good attendance and a number of new registrations recorded for several groups.

The committee agreed a trial change to the date when we hold our public Open Day. This year we decided to hold the event in February 2026 and to continue to use St Stephen's Church, on the High Street in Exeter. This central location is considered much more appropriate for the event than any other venue used by the u3a as there is a larger 'passing trade' as members of the public go about their business. Early assessment of this event is that it was successful and achieved our aims. A good number of people called in to view our displays, following which we have been able to contact 39 potential new members of which, currently, about 41% have converted to become members of Exeter u3a. We also know that a number of people took away information with which to consider joining Exeter u3a. Conversely, reflecting upon the timing of the event, the committee acknowledged that it was not as impactful as was hoped, i.e. it was really no better or worse than the event being held at any other time of year and did not warrant the change to when the event was held. However, organizing three events so close together, i.e. the Groups Fair, Open Day and Convenors Lunch, was considered to have a detrimental impact upon the committee's capacity and is likely to cause a change to the timing of one of these events.

Our choir continues to grow and keenly provides a couple of performances per year for the u3a. This included our annual 'Carolsing' in December at which members were invited to listen to and join the Choir in singing a number of songs. It was well-attended and most enjoyable. The choir also performed at a couple of local care homes as a means of providing residents with an opportunity to join the choir in singing some well known songs.

### On-going problems and the future.

In the context that Exeter u3a is doing well both in terms of its membership and range of active groups, the committee remain concerned about succession. We continue to experience difficulty in attracting members to volunteer in some capacity to assist with running the u3a. We recognize that already there are in excess of 100 members engaged in running the u3a, but additional assistance is required. The committee is carrying three vacancies; a small number of groups are designated full and cannot take additional members; our walking groups and history on the move group, experience difficulty in securing volunteers to occasionally lead a group activity causing a gap in their annual programs. There is also a hidden issue in that very few groups have co-convenors or someone in training to succeed the current

convenor.

We need to highlight the need that Exeter u3a is a charitable organization run by members for the members. The only outside input comes from both Exeter University and external speakers who present a variety of subjects at our monthly meeting. We are therefore vulnerable to changing personal circumstances that cause a volunteer to have to stand down.

Additionally, committee members operate under restrictions to the length of their term of office. A committee member may serve a maximum of 3 years in any one role before they either have to change their role or leave the committee. If they are able to move between roles, this is further restricted to three roles before they meet the maximum 3 terms, or nine year rule.

The u3a needs a continual flow of volunteers to assist with running the u3a. Short term assistance as demonstrated by those who assisted as a one off at the Open Day, could provide part of a solution. However, succession planning is vital for those roles that need longer term input. This is especially the case where the role involves some complexity, such as the Treasurer or Membership Secretary roles. The committee will therefore continue to focus on this conundrum in order to safeguard against the loss of some activities.

Terry Ancell  
Chair

# Groups Coordinator's Report

Exeter u3a continues to flourish, currently supporting eighty-one groups. In addition, three new groups are in the process of forming, all inspired by the u3a's motto: Learn, Laugh, Live, which remains central to the ethos of our groups.

## Groups' News

Over the past year, several new groups have been established, reflecting the growing diversity and interests of our membership. The new groups launched include:

- Classical Greek for Beginners
- Current Affairs
- Spanish for Beginners
- Discussion Group 3
- Turkish
- Chess
- Italian Conversation 2
- Joy of Poetry 2 and 3
- Reading Group 2

We are deeply grateful to those who have volunteered to take on the roles of Convenor or Co-Convenor for these groups. Their initiative and commitment are essential; without their willingness to lead, Exeter u3a would not be able to continue growing and offering new opportunities for learning and engagement.

## Convenor's Café

The Convenor's Café has been a regular monthly fixture, thanks to the dedication and hard work of Shivaun Gammie, who invested significant time and effort in convening the group. Despite these efforts, attendance has consistently remained low. Considering this, the group will no longer meet on a quarterly schedule. Instead, it will be convened on an ad hoc basis, allowing for greater flexibility and responsiveness to members' requests for support.

## Groups Fair – January 2026

The Groups Fair held in January 2026 proved to be another resounding success. The event generated a great deal of enthusiasm and energy

among attendees. As a direct result, five new groups—listed previously—were established, demonstrating the Fair’s important role in fostering growth and encouraging participation within Exeter u3a. 26 convenors representing more than 28 groups attended. 148 people visited the Fair of which 20 were visitors and the others members.

### Open Day – March 2026

The Open Day at St Stephens Church on 3rd March was a warm, friendly, and welcoming occasion where we offered the public a snapshot of who we are and what we do, showing them the breadth of opportunities available for learning and engagement.

Many members volunteered to help before, during and after the day, ensuring the event ran smoothly. Included were nine convenors who came with displays and information about their group, and other groups, chatted to visitors and provided information to be taken away. Many other members volunteered to welcome and talk with visitors, and Committee members answered questions and took the contact details of interested people. There was a steady flow of visitors, volunteers reported they had many useful conversations with them; there was a lot of interest shown in Exeter u3a. The contact details of thirty-nine potential members were taken.

### Supporting New Members and Group Growth

Convenors are strongly encouraged not to turn away new members simply because a group has reached its capacity. Instead, it is recommended to keep a waiting list, consider starting an additional group, or pass on the details of interested members to the Groups Coordinator, who can then explore the possibility of forming a new group. This approach helps ensure that everyone who wishes to participate can find a place within the u3a's activities.

### Group Organisation and Shared Leadership

The wide variety of groups means that the amount of preparation required for each meeting can differ significantly, depending both on the type of activity and on how the Convenor or Co-Convenor chooses to run their sessions. We continue to encourage and support convenors to share their responsibilities with a co-convenor and to distribute tasks more broadly among group members. This not only gives members greater confidence to step up and run the group if the convenor is unavailable but also offers greater flexibility and reduces reliance on any

one individual. This framework should encourage members to consider convenorship.

Annabel Natar  
Groups Co-ordinator

## University Liaison's Report

### A 'mutually beneficial' relationship. Our 10<sup>th</sup> anniversary.

10 years ago, on 3<sup>rd</sup> March 2016 a Memorandum of Understanding (MOU) between the University of Exeter and Exeter University of the Third Age (u3a) was signed by Professor of Education and Pro Vice Chancellor for Social Sciences, Debra Myhill and Exeter u3a's Deputy Chair at the time, Trudi Learmouth. The small team of Bertram Brockington, Maggie Teuten and myself (Carol McCullough) had worked hard since 2013 to reach this goal, with the help of various members of administrative staff at the university.

Since then, we have always tried to follow the key words of our agreement – 'mutually beneficial'. Over that period, Exeter u3a members have been able to listen to around 100 academics talk about their research and ask questions with interest and enthusiasm – even ones which have not always been anticipated! As we had always intended, the talks are held on the university campus either at Streatham or St Luke's and occasionally at the Research, Innovation, Learning and Development Building (RILD). We always wanted our members to go onto the university campus, to get away from the 'town v gown' atmosphere which can sometimes exist in university towns and cities in the UK.

We have had some wonderful talks on such varied topics as **Oscar Wilde** and **Hannah Arendt**, from **The Science of Brilliant Colour** to **The future of the Law and AI** – and from **The Musically Extended Mind** to **The Invention of Money**. We even managed to continue through Covid, as some members of academic staff were happy to talk to us on Zoom.

For our part, we have participated in many, many different areas of research-inevitably a lot of it to do with our ageing minds and bodies! We have helped researchers in the Medical School and in Psychology for example, as well as talking to one PhD student about our knowledge of 1950s domestic appliances! Whilst we recognise that most of the research will not affect us directly, we are happy to know that it could help to improve the lives of our children and grandchildren.

Some of our members have been involved in a Conversation Class with

International students which has given both groups some insights into a variety of languages and cultures. A few years ago, we had a chance to join a final year English module – fortunately we did not have to take a final exam!

**Here are some comments from some members of academic staff of Exeter University, followed by some from Exeter u3a members. I hope they give a flavour of how the relationship is working out.**

*“I have thoroughly enjoyed working with the Exeter u3a team over the years. From providing a sounding board for ideas, to taking part in our research, they have been really valued partners in my research and that of my team. They are always happy to share experience and be critical friends to us to help us identify what the really important questions are that we should be asking for us to make a difference in the real world.”*

**Lorna Harries - Professor of Molecular Genetics**

*“The u3a has been such a pleasure to work with, helping spread the word about the recruitment for our study, as well as contributing invaluable insights on public perceptions of osteoporosis diagnosis. Working with the u3a really galvanised our project and motivated us to ensure it contributed to the benefit of the public.”*

**Rob Meertens - Associate Professor in Medical Imaging**

*“Working with u3a Exeter has been for me an eye-opener and a transformative experience”.*

**Gabriele Galuzzo –Associate Professor in Ancient Philosophy**

*‘Working with u3a for the last 10 years has been a wonderful experience. As a research team we have benefited hugely from u3a wisdom. We have been grilled by members probing questions with great acuity and angles we had not anticipated to refine our research ideas and projects. U3a members have been hugely generous with their time, brains and muscles to volunteer as fantastic, engaged and protocol compliant participants. We could not have conducted our healthy aging research without their magnificent support.’*

**Jo Bowtell – Deputy Pro Vice Chancellor for the Faculty of Health and Life Sciences and Professor of Human Physiology Nutrition and Metabolism.**

**Comments from Exeter u3a members**

*‘The link between Exeter u3a and Exeter University has provided us with talks and research opportunities on a huge variety of subjects over the years and we attend as many as we can. Very often we find we are looking at something we never previously knew existed! It certainly adds a welcome bonus to our u3a membership.’*

**Loran Waite/Derek Smithers**

*'Here's a warm, respectful, and heartfelt thank-you from the perspective of an octogenarian to a talented and committed team.*

*As someone who has seen many seasons of life, I want you to know how deeply I appreciate the patience, kindness, and dedication you've shown. Your breadth of lectures has not only expanded my knowledge but also rekindled my joy for learning — something I thought belonged to my younger years.*

*You have treated us not as "the older student," but simply as a learner, and that respect means more than words can express. Thank you for reminding me that curiosity has no age limit, and for making your own environment a place where I feel valued and inspired.'*

**Ged Harris**

Our small team of Trudi Learnmouth, Dave Parsons and myself, with superb support from our administrator Helen Cleasby, are continuing to work hard, meeting academics and research students to plan events throughout the year.

**Carol McCullough March 2026**

## Newsletter Editor's Report

This has been the first year with a new editor. Following twelve years with Trudi Learnmouth as editor, I have kept the format the same. The newsletter promotes upcoming monthly meetings followed by the Chair's message from the Committee. Then follows any other u3a events, including the University liaison, a unique feature of Exeter u3a. The Groups section is always a key feature of the newsletter. The Groups Coordinator provides an updated Convenor contact details list and a timetable. Group Convenors then provide updates from their groups, and any new groups starting.

### Production and Distribution

There were six newsletters produced in the year April 2025 – March 2026 with each issue restricted to a maximum of 24 pages in order to constrain the cost of printing and postage. Printed copies are ordered from Stormpress which are posted to members; an electronic copy is emailed to all other members. The increasing cost of printing and postage has led the committee to take the difficult decision that as of April 2026, members will be asked to collect their copy of the Newsletter at the monthly meeting and accept a charge to cover the cost of printing. Anyone who wished to continue to receive a copy by post would be

considered on a case-by-case basis.

## Thanks

I am grateful that members send in contributions for the newsletter. Without those contributions there would be no newsletter.

Virginia Rosenfeld  
Newsletter Editor  
[newsletter@exeteru3a.org.uk](mailto:newsletter@exeteru3a.org.uk)

## Speaker Team Report

The speaker team provided a wider variety of events this year than usual. There were piano recitals, medical careers and animal photography adventures amongst the mix.

This was one of the aims for the team and it is hoped to sustain it going forward.

The team is undermanned having lost Peter Taylor who took on some excellent events, so we thank him and will miss his contribution. Jean Berryman has also just completed her final event. Jean has been with the team since it began and has introduced many excellent speakers for the monthly meetings. Jean has decided to step down due to failing health. We will miss her and thank her for her sustained and excellent contributions to all aspects of the speaker team endeavours.

The team always welcome and value the suggestions made from the membership about potential speakers.

Please do consider joining this group. It is a very enjoyable way to contribute to the u3a organisation.

**Frances Berry**

# Membership Secretary's Report

The year to 31 March 2026 has, from a membership perspective, been a period of substantial growth.

- At 01/04/25 there were 739 members, including 19 Associate Members.
- At 01/04/26 our numbers are 820 including 25 Associate Members.

At the time of writing this report, 38 members have advised that they will not seek to renew their membership for 2026/2027 with a further 77 yet to take action to confirm their intent to renew or to resign. Whilst it is anticipated that a number of people will renew their membership in April 2026, the total number of members who will have resigned or let their membership lapse is likely to be very much in-line with previous years.

The main reasons given for resignation are largely:

- Various other commitments and lack of use of u3a activities
- Transport Issues.
- Moved away or joined another u3a closer to home.
- Health and Ageing Issues.

Despite some members not renewing their membership, Exeter u3a continues to attract new members. The data for the first three months of 2026 shows a total of 102 people have sought information about joining the u3a. Of these, 46 have completed the process of joining us, a conversion rate of 45%.

This year's Open Day at St Stephen's Church has proved to be a fruitful source of recruitment. We enjoyed 39 expressions of interest with 17 of these converted into membership.

Exeter u3a commenced collecting data on how new members learned about the u3a, this is represented by the table shown below. Those members who did not advise how they became aware of the u3a, predominantly relate to the initial period of data collection. Nonetheless, this is useful information for your Committee to review at its regular meetings and will be a source of information on the effectiveness of recruiting activities undertaken in the future.

How new members learned of the u3a:

Total Sampled	392	
Friends	175	34%
Word of Mouth	44	8%
Other People	6	1%
The Mint	3	1%
Another U3A	48	9%
Spouse	10	2%
Previously a member	37	7%
Age Concern	1	0%
Web Site	26	5%
Respect	2	0%
Abroad	1	0%
Did not advise	39	8%

Source: New Member application forms and direct contact.

Ian Murray  
Membership Secretary

## Treasurer's Report

Our turnover continues to increase substantially year on year, although the split between membership payments and PFV income remains similar. The Committee has held membership and PFV fees for 2026/27, constant this year, although slightly reducing the early bird discount on membership for those renewing before the end of March 2026. With a growing membership we are in a financially sound position.

Thanks should go to the 70% of members who pay their PFV fees promptly within a couple of weeks of the request. It is much preferred that members make payments by bank transfer (BACS). This creates a clear record of all payments for both Member and Exeter u3a.

The bank has introduced charges this year and we now pay 42p to pay in a cheque, and we sometimes have to make specific visits to the bank to pay in cheques which don't scan into the mobile app. Our finance policy discourages cash payments, and these are now also subject to bank charges. It seems to be the way of the world that we are being gently corralled by the banks into making all of our payments electronically! During the year we purchased a contactless card reader,

for which fees are smaller, but does produce records of payments for both Member and Exeter u3a. We therefore encourage members to move to using this machine when making payments at our monthly meetings.

Many costs continue to increase. The amount spent on rooms for groups is one and a half times more than it was two years ago. In particular, the Mint has increased its rates by 10% in each of the last two years, and is now one of the more expensive venues in Exeter. We have asked for a discount in view of the number of meetings we hold there but they have politely declined. Whilst we value our close relationship with the Mint and will continue to use their rooms, it is no longer financially prudent for many groups. The Mint remains the best option for our monthly meeting but with some rooms costing £40 or £50, we will be asking conveners to consider whether other locations may meet their needs equally well. For instance, small groups can use the library for less than £10 a session, and the Mahjong and Spanish groups use the Victoria Park Club for £9 a time. St Sidwell's and Exeter Community Centre are also 10-20% cheaper than the Mint. Our Finance Policy suggests that groups should expect to cover at least around 50% of room cost, but we will always aim to support groups' needs ahead of applying strict budgetary targets.

Rosie Hydar  
Treasurer

## Trustees

The Trustees form the Executive Committee and are all Exeter U3A members who are usually elected or re-elected annually by the membership at the AGM for a term of one year. Trustees may be co-opted by the executive committee during the year to fill casual vacancies on the committee until the next AGM. Trustees who acted during the year 1 April 2025 to 31 March 2026 and up to the date of the approval of this report are shown below (with starting and finishing dates if they did not act for the whole period). See table overleaf.

<b>Trustees Name</b>	<b>Office (if any)</b>	<b>Dates Acted (if not for the whole period)</b>
Terry Ancell	Member/membership sec Chair	May 2023 From 22/5/2025
Virginia Rosenfeld	Member/Newsletter Editor Vice-Chair	From 3/6/2024 From 22/5/2025
Rosie Hydar	Committee Member Treasurer	From 22/5/2025 8/1/2024
Ann Harper	Member Minutes Secretary Secretary	May 2023 May 2024 From 22/5/2025
Annabel Nater	Committee member Groups Co-ordinator	May 2023 May 2024
Anne Barwell	Committee member	May 2023 to May 2026
Ian Murray	Co-opted member Member/Membership Secretary	May 2023 From 22/5/2025
MJ Morgan	Co-opted member Minutes Secretary	May 2023 From 22/5/2025
Mark Hall	Committee member/Beacon Admin	1/7/2024
Harriet Rutherford Smith	Committee member/Speaker Team Liaison	From 6/1/2025
Elaine Thornton	Committee member/Beacon Admin	From 22/5/25
Sue Spence	Committee member	From 2/6/25

**Charity's principal address** 48 Prospect Park, Exeter. EX4 6NA

**Website** <https://exeter.u3asite.uk/contact/>

**The Trustees declare that they have approved the Trustees Report above**

**Signed on behalf of the Trustees on the \_\_\_\_\_ by:**

**Terry Ancell –Chair**

**Ann Harper - Secretary**

# Exeter U3A

## Annual Accounts for year ended 31<sup>st</sup> March 2026

Receipts and Payments 1 April 2025 - 31 March 2026	1 April 2025 to 31 March 2026	1 April 2024 to 31 March 2025
<b>Receipts</b>		
Membership Fees	19,621	15,742
PFV Fees	7,678	6,451
30th anniversary	0	1,283
Donations	66	149
Gift Aid Received	0	1,741
Gardening Group	105	166
Grants Received	0	0
Tea & Coffee	186	133
Other income		92
<b>Total Receipts</b>	<b>27,656</b>	<b>25,757</b>
<b>Payments</b>		
U3A Mailings	(2,200)	(2,003)
Third Age Trust Membership	(2,636)	(2,772)
U3A Beacon Licence	(797)	(720)
Speakers	(1,038)	(945)
Groups room hire costs	(14,078)	(11,286)
General room hire costs	(2,057)	(1,745)
Printing	(389)	(412)
Net (refunds)/overpayments	(197)	(109)
Admin costs	(394)	(285)
Finance charges	(14)	0
Convenors Lunch	(750)	(690)
30th anniversary costs		(1,880)
Other expenses		0
<b>Total Payments</b>	<b>(24,550)</b>	<b>22,847</b>
<b>Net Receipts/(Payments)</b>	<b>3,106</b>	<b>2,910</b>
<b>Unrestricted cash funds brought forward</b>	<b>20,508</b>	<b>17,598</b>
<b>Unrestricted cash funds carried forward</b>	<b>23,614</b>	<b>20,508</b>

## Assets and Liabilities

	At 31 March 2026	At 31 March 2025
<b>Unrestricted cash funds</b>		
<b>Bank Current Account</b>	23,614	20,508
<b>Other monetary Assets</b>		
Gift Aid Outstanding – 2025/26	2,400	2,401
Gift Aid Outstanding – 2024/25	2,401	0
Paid for Venue Fees receivable	3,029	2,137
Hire Fees paid in advance	204	184
<b>Liabilities</b>		
Membership received in advance	16,127	13,503
Overpayments to be refunded	62	10
Room Hire fees outstanding	1,503	1,308

In addition to the monetary asset listed above Exeter u3a own the following:

<b>Other Non-Monetary Assets</b>		£	
PC projector	pre 2021	0	Several years old, of no residual monetary value.
Display Board	pre 2021	0	Several years old, of no residual monetary value.
Flag Banner	2020/21	225	Administrative cost
HOTM Voice Amplifier	2022/23	27	Donation from History on the Move Group
Perspex Sign Holders	2023/24	89	
Paint, Wood for Easel	2023/24	232	
MJ cabinet	2025/26	59	Donation from Gardening Group
Sum Up card reader	2025/26	162	

The Trustees declare that they have approved the Receipts and Payments Accounts Above.

Rosie Hydar – Treasurer

Terry Ancell - Chair