

## **Lymington University of the Third Age (known as Lymington u3a)**

**Registered Charity: 1098003**

An unincorporated Members' Association

A member of the Third Age Trust - Registered Charity : 288007

### **ANNUAL GENERAL MEETING 2026**

To be held at 2.00pm on Wednesday 1<sup>st</sup> April 2026 in St Thomas Church Hall.

#### **AGENDA**

1. Apologies for absence
2. Minutes of the 2025 AGM – to approve minutes (A)
3. Matters arising from the minutes
4. To adopt the Annual Report (B)
5. To receive the Treasurer's report and adopt the Annual Accounts (C)
6. Appoint Juliet Lynn to be the independent accounts examiner
7. Election of Trustees: the following persons have been nominated – Chair: John Ward;  
Secretary: Edward Ratheram; Treasurer: Sheila Ward;  
Interest Groups Co-ordinator: Sue Norris; Interest Groups Co-ordinator: Tim Norris;  
Membership Support: Penny Witherick; Speaker Secretary: Emma Jolly

#### **A. Minutes of the Annual General Meeting of Lymington u3a**

Held at 2.00pm on Thursday 3<sup>rd</sup> April 2025 in the Gates Hall at the Lymington Centre

The Chairman John Ward welcomed those attending. The chairman announced that Lesley Pappini, who was standing for the role of Events coordinator, has decided to remove her nomination to become a trustee of Lymington u3a. The AGM voting was changed to reflect this request.

1. Apologies for absence were received from Cheng Wood and Gill Moore.

2. The meeting accepted the minutes of the previous year's AGM of 2nd May 2024.

Proposed by: Emma Jolly Seconded by: Martina Humber

We already had proxy votes: 59 in favour, 0 against and 2 abstentions

There was a clear majority and the vote was not counted.

3. The meeting accepted the Trustees Report 1st March 2024 to 31st February 2025.

Proposed by: Denise Keal Seconded by: Janet Courtice

We already had proxy votes: 60 in favour, 0 against and 1 abstentions.

There was a clear majority and the vote was not counted.

4. The meeting accepted the Treasurer's Report and Accounts ending 1st March 2024 to 31st February 2025.

Proposed by: David Bennett Seconded by: Julia Greenham

We already had proxy votes: 61 in favour, 0 against and 0 abstentions.

There was a clear majority and the vote was not counted.

5. The meeting accepted the request to Instruct the committee to appoint Juliet Lynn as Accounts Examiner for the next financial year.

Proposed by: Sheila Ward Seconded by: Sarah Nixon

We already had proxy votes: 61 in favour, 0 against and 0 abstentions.

There was a clear majority and the vote was not counted.

6. To elect Trustees and committee officers as follows:-

a) Chairman: John Ward

Proposed by: Hugh Keal, Seconded by: Maureen O'Donnell

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

b) Treasurer: Sheila Ward

Proposed by: Lesley Pappini, Seconded by: Caroline Layton

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

c) Vice chair: Adrian Palmer

Proposed by: Pat Bloe, Seconded by: Trevor Norton

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

d) Secretary: Edward Ratheram

Proposed by: Trevor Norton, Seconded by: Janet Norton

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

e) Groups Co-ordinator: Tim Norris

Proposed by: Maureen O'Donnell, Seconded by: Barbara Forster

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

f) Groups co-ordinator: Sue Norris

Proposed by: Maureen O'Donnell, Seconded by Wendy Couch.

Votes (proxy and meeting): 103 in favour and 0 against with 0 abstentions.

g) Membership Support: Penny Witherick

Proposed by: Pamela Keen, Seconded by: Antoinette Lovell

Votes (proxy and meeting): 101 in favour and 0 against with 2 abstentions.

The chairman announced that Hugh Keal would be standing down from being a Trustee of the Lymington u3a after many years of support and guidance.

The meeting ended at 2.10pm.

## **B. Trustees' Annual Report**

**For the period from 1<sup>st</sup> February 2025 to 31<sup>st</sup> January 2026**

### **OBJECTIVES and PUBLIC BENEFIT**

The charity'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 Lymington and surrounding district.

Four quarterly committee meetings of the trustee board were held, including regular monitoring of expenditure and income against the various budgets set for the year.

The trustees have had regard to the Charity Commission guidance on public benefit.

### **PROSPECT**

Lymington u3a was stable and generally in a good shape as we approached the end of the 2025/6 financial year. As reported in last Year's Annual Report 2024/5 was a year of considerable change for Lymington u3a. A new Chairman and a new Treasurer were elected and a major review was undertaken of our various administrative processes with the

intention of simplifying, reducing duplication and if possible reducing the time it takes to do 'stuff'. Where possible moving processes on-line was a key part of this. Consequently 2025/6 has been very much a period of consolidation. Nonetheless, for this organisation to flourish, reliant as it is on volunteers and with no paid staff, it continues to be important for sufficient of the Association's members to be willing to fill key roles and this is by no means certain.

## **MEMBERSHIP**

At the end of 2024/5 Lymington u3a membership was slightly over 500. There has been a steady increase in membership during 2025/6 reaching 540 by the year end. We held three very successful New Member meetings during the year to provide information to new members, answer their questions and generally present Lymington u3a as being a friendly and inclusive organisation.

## **MEMBER ACTIVITIES**

**Interest Groups:** At the start of the year there were 49 groups and by the end of the year this had increased to 51. Languages remains the most popular category with ten Groups speaking French, Italian, Spanish and German.

**Monthly Talks and Meetings:** These have been held every month apart from August with subjects ranging from Vitamin D to Food Banks. Three of our most interesting talks were given by Lymington u3a members and there must be other members who could fill one of these slots? Attendance has varied but, as in the previous year, was typically mid 60s to mid 70s. Venue hire is the most significant item of our expenditure and following a review of expenditure it was decided to move the monthly talks from the Community Centre to St Thomas Church hall. This also required the meeting day to be changed from Thursday to Wednesday. The first monthly meeting in the Church Hall was in January 2026.

**Monthly TED talks** have remained popular with an attendance usually in the high 30s. They have challenged the discussion groups to think about a wide range of issues from 'Why does uncertainty bother us so much?' to 'Why do we need good journalism?'.

**Trips and Visits** were halted during Covid and we have struggled to bring together a new team to organise these. In the absence of anyone to take on this role only one trip (to Winchester) took place. Two others were suggested (to Bath and to Brighton) but there was not enough interest from members to make these financially viable. At one time the 'Questers' trips were a significant part of the Lymington u3a annual programme, but without volunteers to arrange them there is little prospect of this being re-established. Two theatre trips took place during 2025.

**Social Activities:** While u3a is essentially an educational charity focussed on lifelong learning, social events are an important part of the glue that holds members of our association together. A successful and well attended Christmas lunch was organised, the monthly Lunch Club is thriving and the twice monthly drop-in coffee mornings in the Solento Lounge in Lymington High Street have some regular attenders and are also a good opportunity for prospective new members to chat to them.

**Basic IT skills training:** In 2024 we ran a "Let's Get Digital" course provided by Solent Mind and had arranged for a similar course to be again put on during 2025. Unfortunately the funding for this was cancelled, but we managed to organise and run the course with the same tutor. We have since persuaded Adult Education to take these over and have told u3a members about the course.

## WEBSITE and NEWSLETTERS

Our new website went live at the end of August 2024. This has been regularly kept up to date during 2025/6 and while serving to attract new members and allow them to sign up online, it is the main resource for members to keep up to date with what is on and when. Instead of issuing an e-newsletter from time to time as previously was the case there is now 'rolling news' on the website with a link from the Home Page. This also provides an opportunity for individual members or Group Leaders to communicate with the wider membership. We are mindful that not all members are always 'online' so a paper newsletter was produced and circulated.

The national printed 'u3a Matters' magazine is published 5 times per year and was available to any of our members who opted to receive copies. Although all of the production costs are met by national u3a we had to pay for the delivery postage costs to individual members. A charge to cover these costs was introduced in December 2025 and is explained on a revised version of our membership application form.

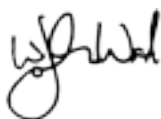
*The Lymington u3a Committee wish to thank the many volunteer helpers who have made most of the above possible with tasks including meeting new members, arranging a monthly talks programme, providing tea and coffee, organising social and other events, producing the Newsletter, IT support and media correspondent. And all of the Interest Group Leaders without whom there would be no Lymington u3a.*

## Lymington u3a Trustees 2025/6

John Ward	Chair
Adrian Palmer	Vice Chair (part year)
Edward Ratheram	Secretary
Sheila Ward	Treasurer
Sue Norris	Interest Group Co-ordinator
Tim Norris	Interest Group Co-ordinator
Penny Witherick	Membership Support

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

Signed on behalf of the charity's trustees



Chair (John Ward)



Secretary (Edward Ratheram)

## C. Treasurer's Report

**For the period from 1<sup>st</sup> February 2025 to 31<sup>st</sup> January 2026**

Lymington u3a uses the national u3a Beacon bookkeeping system based on receipts and payments, and we were advised by Beacon Support that it would be sensible to separate

the dates of our financial and membership years to avoid the problems caused last year by early payments. There was time to achieve this by shortening the 2024-25 financial year. So on the financial statement the figures for 2024 are for an eleven month year. Our new financial year has run from 1<sup>st</sup> February last year to 31<sup>st</sup> January this year. Our membership year remains from 1<sup>st</sup> March to 28<sup>th</sup> February.

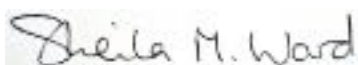
Overall Lymington u3a remains in a stable financial position and our overall income has safely exceeded our expenditure. Our income was lower than in 2024 because we ran far fewer trips, due to a lack of members offering to run them. It should be noted that the totals shown include account transfers within our Beacon accounts system from the membership account to the current account. So the actual running income and outgoings were £27,653 and £26,246 respectively.

Although we lost some 50 members during 2025 through non-renewals and deaths, we have recovered and had 540 members at this financial year end. To reduce problems when subscriptions are raised in the longer term, the committee decided to move forward on the use of direct debit for payment of annual subscriptions, and to date 68% of the membership has converted to direct debit while almost all recently joined members are using direct debit – a better result than expected, for which we are most grateful to all those members.

The committee does not anticipate a further increase in subscriptions for four years, and therefore believes that the amount carried forward in the Current Account at the year-end will decrease steadily with inflation over the next four years. We need to carry forward money for future commitments, and our costs will increase over the next few years while subscription income remains level. So the buffer is welcome. What looks like a substantial amount now will become an adequate amount in 2030. However we shall review this situation annually.

Having been elected as Treasurer in May 2024, it took time to understand the Beacon system fully. Despite spending a lot of time trying to sort out entries in March and April 2024, it has not been possible to correct all the many errors there were due to a lack of reconciliation between Beacon and the bank, and to post-dating of payments made in the previous year. The accounts now accurately record the financial transactions for the past financial year, though differences remain in the bank reconciliations. According to our bank statements we are carrying forward over £19,000 at the bank but Beacon only records a brought forward amount of £18,022, a discrepancy that persists.

Your committee has adopted a reserves policy to aim for 12 months' running costs excluding neutral cost areas like groups and trips. Our ordinary running costs in 2025 excluding group costs and trip costs, which should be more or less neutral, were just over £16,000, so we are meeting our reserves target.



Sheila Ward

Treasurer, Lymington u3a      February 2026

Statement of Accounts: all accounts						
Receipts & Payments	1st February - 31st January			1st March - 31st January		
<i>Start year</i>		2025			2024	
<i>Category</i>	<i>In</i>		<i>Out</i>	<i>In</i>		<i>Out</i>
Account Transfers Note 1	£ 11,080.09		£ 11,080.09			
Donations Note 2	£ 640.00			£ 78.00		
Gift Aid Note 3	£ 1,403.20			£ 3,374.09		
Groups Income Note 4	£ 6,441.45		£ 151.20	£ 7,480.43		
Membership Note 5	£ 11,303.00		£ 170.00	£ 9,640.00		£ 175.00
New Members - a refund	£ 20.00		£ 20.00	£ 1,393.50		
Social and Trips Income Note 6	£ 7,846.04					
X0 - Groups Spend Note 7			£ 7,123.20			£ 5,059.51
X1 - U3A Trust Fees Note 8			£ 2,391.00			£ 2,398.00
X2 - Third Age Matters Note 9			£ 916.00			£ 944.96
X3 - Social and Trips			£ 9,990.75	£ 19,910.40		£ 21,850.74
X4 - Software						£ 78.00
X51 - Meetings - Venues Note 10			£ 2,923.35			£ 2,232.38
X52 - Meetings - Speakers Note 11			£ 640.00			£ 1,001.45
X53 - Meetings - Catering			£ 26.40			£ 114.30
X61 - Publicity - Print & Stationery Note 12			£ 234.95			£ 182.00
X62 - Publicity - Postage						£ 156.80
X63 - Website and IT Note 13			£ 50.00			
X71 - Admin - Audit Fees			£ 80.00			£ 200.00
X72 - Admin - Postage			£ 257.55			£ 7.50
X73 - Admin - Bank Charges Note 14			£ 134.79			
X81 - Sundry - Gifts			£ 29.00			£ 87.56
X82 - Sundry - Affiliation Note 15			£ 134.37			£ 127.21
X83 - Sundry - Other Note 16			£ 889.75	£ 1,260.85		£ 1,223.82
X9 - Equipment & Capex Note 17			£ 83.92			£ 198.78
<b>Sub-totals</b>	<b>£ 38,733.78</b>		<b>£ 37,326.32</b>	<b>£ 43,137.27</b>		<b>£ 36,038.01</b>
<b>Brought forward</b>	<b>£ 16,614.84</b>			<b>£ 9,523.08</b>		
<b>TOTAL</b>		<b>£ 18,022.30</b>			<b>£ 16,622.34</b>	
<b>Balance Sheet</b>						
Current		£ 16,436.56			£ 14,066.48	
Holding					£ 7.50	
Membership		£ 0.00				
Social and Trips		£ 1,585.74			£ 2,548.36	
<b>TOTAL</b>		<b>£ 18,022.30</b>			<b>£ 16,622.34</b>	

### Membership analysis as at 31 January 2026

527 Individual members

13 Second u3a

## Notes to the Accounts

1. The Account Transfers reflect a transfer within our Beacon accounts system, membership income being transferred into the current account. They are not part of our annual turnover. Donations include visitor fees to our monthly talks but mainly income from lapsed members who had not cancelled their standing orders.
2. Gift Aid is less than 2024 because we collected two years of arrears in payment in that year.
3. The Groups income covers room hire paid for by members and income for the Let's Get Digital and Weekly Art courses that we ran. We had to make refunds for one art course that was cut short, having received the income in 2024, and carried forward a deficit from 2024. There is also outstanding room hire money due from one group, so Groups Income is less than Groups Spend.
4. Membership income is happily up on 2024 because we have more members than last year. But see note 10 – we had to refund some of it, as members duplicated their subscriptions.
5. Because of a lack of offers to organise trips, there were far few outings in 2025, most of them organised by the Garden Appreciation Group (GAG). So income and expenditure were only half that of 2024. Social and Trips income for 2025 is less than the Spend chiefly because the cost of the tickets for a theatre trip to the ballet in Southampton on 14 March 2026 was paid for in the year 2025, but the income from Ticketsource will only come to us immediately after the event in the year 2026.
6. Groups Spend is largely room hire but includes GAG's winter speaker programme.
7. U3a Trust Fees cover membership capitation fees and the subscription to Beacon software, both per head of members.
8. Third Age Matters covers the postage costs of the u3a magazine (from the 2025-26 year recipients will pay a slightly increased subscription to cover this cost).
9. Meetings - Venue costs cover our monthly meetings, TED talks and New Members meetings, which attract no income apart from visitors fees for the monthly meetings but are paid for out of membership fees. The Community Centre room hire costs go up annually, which explains the increase over 2024. We have just moved the monthly meetings to the Church Hall which should help to keep these costs down.
10. Speaker costs are down on 2024 and below budget because our Speaker Secretaries managed to persuade two members to give us two interesting talks.
11. Publicity – Print and stationery covers our leaflets and the paper newsletter for just a few members who are not online.
12. Website and IT covers the cost of our subscription to the u3a Siteworks website.
13. The Bank Charges item covers the fees we pay to GoCardless for using their Direct Debit service and is modest when set against our membership income.
14. Sundry Affiliation covers our membership of the Lymington Community Association and our licence from the Copyright Licencing Agency which allows groups to copy materials for their members.
15. The Sundry Other category for this year comprises refunds to 34 members who managed to pay their subscriptions twice, and in one case three times!
16. Equipment and Capital Expenditure covers items bought for use by groups e.g. a backgammon board.



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
U3a Lymington Branch

On accounts for the year  
ended

31<sup>st</sup> January 2026

Charity no  
(if any)

1098003

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/1/2026.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

9<sup>th</sup> February 2026

Name:

Juliet Lynn

Relevant professional  
qualification(s) or body  
(if any):

Address:

27 Sweyns Lease, East Boldre

Brockenhurst

SO42 7WQ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**