



Annual Report and Accounts
for Financial Year ended 31 March 2026

The Trustees have pleasure in presenting the Annual Report and Accounts for the financial year ending 31 March 2026.

Charity name

Edinburgh u3a.

Charity number

SC020301

Contact address

c/o Chair, Pauline Cox 56 Sassoon Grove Edinburgh EH10 5FB

Trustees at the date of agreement of the Annual Report

Pauline Cox	Chair	Elected 2025
Gordon Ferrier	Secretary	Elected 2025
Ian McLennan	Treasurer	Elected 2023
Simon Murray	Assistant Treasurer	Elected 2025
Liz Bell	Membership Secretary	Re-elected 2025 (second term of office)
Susan Miles	Group Coordinator	Re-elected 2023 (second term of office)
Graham Golding	Internal Communications	Elected 2022
Vikki Kirby	External Communications	Elected 2024
Doug Pollock	Web Administrator	Elected 2024
Don Kennedy	Technical Support	Elected 2023
Gio Mazzei	Group Coordinator	Co-opted during 2026
Bob Cuthbertson	Group Coordinator	Elected 2024
Sally Burgess	Group Coordinator	Co-opted during 2026
Colin Jones-Evans	Group Coordinator	Co-opted during 2026

During the year resignations were received from Mary Cranston, Dave Duncan and Deirdre Duffy.

Don Kennedy and Liz Bell are stepping down after many years of notable service.

Susan Miles has completed her full second term of office.

We thank them all for their hard work and valuable contributions.

Structure, Governance & Management

Edinburgh u3a is an unincorporated association which was granted charitable status by the Office of the Scottish Charities Registrar in 1992. It is governed by the constitution which was adopted in 1992 and last amended in January 2026 when an SGM approved a name change from Edinburgh University of the Third Age to Edinburgh u3a. The Committee is responsible for the strategy, policies, management, administration, and control of the affairs and resources of Edinburgh u3a. Membership of the Committee is open to all members of Edinburgh u3a. Edinburgh u3a is affiliated to the Third Age Trust which provides guidance and support, training and common services.

Trustee Recruitment and Appointment

Committee members serve a term of three years and can offer themselves for re-election for one second term. New Committee members are elected at the Annual General Meeting in Autumn each year and the Committee may appoint to fill any casual vacancies as they arise until the next AGM. Committee members have collective responsibility for all decisions and meet formally at least 6 times a year. Members of the Committee are Trustees of the charity.

Aims and Objectives

The stated aims and objectives are the advancement of education and in particular the education of older people and those who are retired from full time work, by all means, including associated activities conducive to learning and personal development, in Edinburgh and surrounding district.

Summary of the Main Achievements and Performance

Membership

Membership of Edinburgh u3a is open to any person who is retired or working part time on payment of an annual membership subscription, currently £10 per individual.

At the end of March 2026 there were 2,876 members. This compares with 2,629 in March 2025, an increase of 247. Membership numbers have continued to be very buoyant into the current year. The membership administration is very detailed and time consuming. Therefore, the new platform has allowed the organisation to continue to successfully manage the administration of a large and growing membership with a small number of volunteers.

Edinburgh u3a moved to a Direct Debit platform with the renewal of subscriptions in April 2025. This has continued in April 2026. This is managed through GoCardless, a payment processor used by many small charities who do not have the critical mass to have their own Direct Debit structure. This was a significant change managed by our team of volunteers. Members have been very responsive and around 95% of our membership has now signed up to Direct Debit payments. The annual renewal process task is now more streamlined and offers benefits for members as well as for the admin volunteers. Members are protected by the Direct Debit Guarantee.

New Members' Meetings

As part of a trial period, our traditional New Members' Meetings have been replaced with Open Coffee Mornings, held every two months. These informal gatherings take place in various venues, including areas such as central Edinburgh, Fairmilehead and Muirhouse .

While new members continue to receive direct email invitations, the format has shifted to a drop-in style rather than a formal meeting with a set start and end time. This relaxed approach allows for more flexible, friendly interactions.

We are now considering a move to hold both Open and New Members' Meetings.

We've also opened the doors to non-members who are curious about Edinburgh u3a and want to learn more before joining. To reach a broader audience, these events are promoted through the website, and on social media channels such as Facebook.

The aim of the new format for the meetings is to be wider in its reach to potential members so as raise awareness of Edinburgh u3a and provide a welcoming space for members to connect, socialise, and share experiences.

Interest Groups

Our Interest Groups have grown from around 200 last year to around 214, a welcome increase. This figure represents a member to Group ratio of 13.5. A healthy ratio is thought to be about 10:1. Our membership has grown as has the growth of new Groups but more groups will be very welcome.

The Committee continues to encourage the opening of new Groups, and the dividing of very large groups into two separate entities, thus allowing for those on waiting lists to join otherwise full groups. At present there are 77 groups without waiting lists.

Recently a policy was introduced to allow the approval of New Group Approval Forms (NGAF) by the Group Coordinators. Prior to this, approval had been given by a majority of the Committee, which could take some time. By delegating this procedure, new groups are approved more quickly by the Group Coordinators who are in contact with the Group Leaders. Any issues are brought to the attention of the Committee for discussion. This policy has continued over the past year.

Monthly Meetings and other Events

Monthly Meetings have taken place each month apart from August and December. Attendance has been around 200 for most meetings, with another 30-50 attending by Zoom. The meetings are usually recorded and made available on YouTube. Typically, there are 300-500 views of each Monthly Meeting Recordings. Sound quality, and lack of a hearing loop, continues to be a problem though the new additional professional AV assistance means we are now able to live stream events into the St Ninian's tea room where acoustics are better. This also provides an overflow space for oversubscribed talks.

We ran two Group Leaders lunches in October and November 2025. These acknowledged the contribution of the critical role Group Leaders play in running our core activity groups and also provided a forum for informal interaction to develop awareness and good practice in

running Groups. These were at Zizzi's in Leith. These were very successful with approx. 95 Group Leaders attending the two lunches.

Partnerships

Edinburgh u3a continues to enjoy a positive relationship with Edinburgh Napier University. Several of our groups meet at their Merchiston and Craiglockhart campuses free of charge, and recent room allocations included a hearing loop, making them more accessible for members. Payment for these rooms is now being discussed.

We are continuing to explore a partnership with Edinburgh Leisure, which could bring a range of benefits to members. Further, our connection with the City's Libraries remains strong, with many groups enjoying their welcoming spaces free of charge.

Encouraging Groups

At the beginning of 2026, the Committee once more recognised that new members were sometimes disappointed to find groups already full. To help, we set out to inspire more people to start their own groups by sharing the stories of existing group leaders.

In total, 26 leaders were interviewed, and their experiences are now being featured on our website, social media, and in Clarion. Thanks to these and other efforts, a number of new groups have started, and 77 groups are reporting vacancies. The website now allows a search by groups with vacancies. This has been a very helpful and welcome addition to the website

Publications and Website

In the past year we emailed our members with our monthly newsletter, the Bulletin. This gives information about current groups, proposed groups, groups with vacancies and other notices about our activities and provides links to the Website to provide further information.

Our magazine, the Clarion, was published twice last year, on our website for those who are online and posted to members who are not online or who prefer to read a hard copy. The magazine provides an opportunity for creative or more in depth contributions from groups and individual members.

We publish information about our Groups and Group Leaders' contact forms continually on our website.

A small number of members who cannot or do not wish to use email receive limited information through conventional mail.

The new website infrastructure has bedded in and has been working well to provide up to date information for Eu3a Members. The website provides information on membership, group activities and Eu3a events, such as historical site visits and monthly guest-speaker meetings. The site also serves as a repository for Eu3a Governance materials.

Facebook

After much discussion in 2025, we launched a private members' Facebook group which has continued to grow in 2026 (578 people have joined) with a public page (now with 208 followers). These are proving popular, and people are engaging with content of their own.

This initiative offers fresh ways to stay connected and reach new people across Edinburgh in addition to existing channels (email, Bulletin, Clarion etc.) which continue as usual.

Work in Progress/Plans for the Future

As mentioned above volunteer recruitment remains our main issue, particularly growing the number of individuals who may take up Group Leader roles. We also continue to have some vacancies on the Committee. This is a problem for most u3as, although the size of Edinburgh gives a larger pool to recruit from and we do fill positions eventually.

At our present rate of growth membership could reach approx. 4,000 in a few years' time. This will add considerably to the workload pressure on the volunteer committee members. A strategy review is therefore taking place to consider how we respond to this challenge. Group Leaders were invited to discuss the strategy and contribute their ideas at two meetings held in the Royal Botanic Gardens. The strategy groups hope to report back and produce a final strategy document by the end of 2026

The strategy group areas include governance, communications, strategic partnerships, membership groups, EDI (Equality, Diversity and Inclusion) and data streams. These have been opened up to the membership to join and first reports have been produced.

As part of our strategic review we will be considering the structure and make-up of the executive committee.

As reported below, our financial situation is healthy. The new membership management system has now been fully implemented. Additional use has been made of Sum Up and Ticket Tailor to ease payments difficulties. This has been especially helpful with the payments for Group Visits which continue to be very popular with members

Our principal officers have held a meeting with the senior management of the Third Age Trust (based in London) to which we belong. Issues were raised concerning the level of subscription and value for money. We pay approx. 70% of our subscription fee to TAT and need to continue to press for improved support from them

The Third Age Trust's Beacon system is being upgraded though no timetable has yet been published for its future release. This improvement is eagerly awaited to see if the new system is more user friendly to encourage group leaders to use it for group management. Our finance system is now using Beacon in parallel with our existing system, however the preferred option is still Excel.

We are considering introducing new Terms and Conditions and a Legitimate Interest Agreement to our Code of Conduct as this will mean that we no longer need to complete Disclaimer forms. Legal advice is being sought on this.

New EDI and Accessibility Policies have also been adopted by the committee and are available on the website. We have also started to publish a resume of the committee minutes on the website.

Financial Review for year ending 31 March 2026

General Fund

The Income for the year in the General Fund amounted to £34,406 and the expenditure was £41,446. The deficit on the General Fund was -£7,040 which was in accordance with the Budget prepared and approved at the beginning of the Financial Year. Added to this figure was the sum brought forward of 1 April 2025, £48,286 and the overall balance brought forward as at 31 March 2026 is **£41,246**.

Restricted Fund

The Income for the year in the Restricted Fund amounted to £23,785 and the Expenditure was £21,508 resulting in a total balance carried forward of £2,277 on 31 March 2026. Added to this figure was the sum brought forward of £6,234 resulting in a balance of £8,511 in the account.

The Financial position remains satisfactory overall, and there were no outstanding invoices requiring to be paid at the year end.

Independent Examiner

Our Independent Examiner, Jennifer McCabe is retiring and she has examined the accounts for this year and issued her Certificate which is with the AGM papers. Many thanks to Jennifer for the efficient and helpful way she has approached her task and we wish her a long and happy retirement.

Assistant Treasurer

The Treasurer is very grateful for the work done by the new Assistant Treasurer, Simon Murray. Running the Restricted Fund is a demanding position which Simon undertakes with enthusiasm and good humour.

General

There are sufficient reserves to continue with the Branch activities for the current financial year.

The total Bank Balances held by the Branch on 31 March 2026 amounted in total to £49,757.

Approved by the Trustees and signed on their behalf by:

Pauline Cox

Pauline Cox

Chair

Date:

Edinburgh U3A Trust SC020301

Receipts and Payments Account for the Year Ended 31 March 2026

	General Fund	Restricted Funds	Total Income 2026	Total Funds 2025
	£	£	£	£
Receipts				
Members' Subscriptions	29567		29567	24966
Gift Aid	4212		4212	4607
Donation	10		10	201
Miscellaneous Income	326		326	383
Commission	216		216	0
Members' Group and Social Activities		23785	23785	19110
Other Income				0
Interest	75		75	914
Total Receipts from Charitable Activities	34406	23785	58191	50181
Payments				
Third Age Trust Affiliation Fees	10516		10516	10656
TAM Magazine	7515		7515	7034
Beacon Licence Fee	2629		2629	2640
Postage	346		346	1147
Stationery and Office Supplies	12		12	128
Printing	1050		1050	694
IT Costs	1513		1513	428
Monthly Meetings				
(1) Monthly meetings Room Hire	7492		7492	6413
(2) Speakers' Fees	1000		1000	1066
(3) New Members Meetings	1203		1203	
Committee Costs	2322		2322	2606
Group Support	1518		1518	2134
Christmas/Other Meetings	836		836	120
Bank Charges	1312		1312	172
Siteworks Subscription	50		50	
U3a Scotland	284		284	
Miscellaneous	939		939	1189
Members' Group and Social Activities		21508	21508	15739
Graphic Design	160		160	
Gift Vouchers	400		400	
Payments relating to Charitable Activities	41096	21508	62604	52163
Governance Costs:				
AGM Costs				
Independent Examiner	350		350	350
Total Payments	41446	21508	62954	52513
Surplus/(Deficit) for the year	-7040	2277	-4763	-2332
Funds brought forward at 1st April 2025	48286	6234	54521	56853
Funds carried forward at 31st March 2026	41246	8511	49757	54521

The Notes on Page 3 form an integral part of these Financial Statements

Pauline Cox, Chair, _____ Date _____

Independent Examiner's Report to the Trustees of Edinburgh U3A Trust

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages 1 to 3.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities

Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

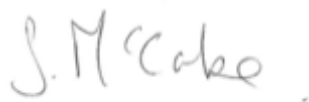
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met.



Jennifer McCabe

FFA, FTA Institute of Financial Accountants.

J Mackay Accountants Ltd, 39 Old Dalkeith Road, Edinburgh EH16 4TE

18th May 2026