



Fife u3a

Annual Report and Financial Statements for

Year Ended 31 March 2026



Trustees' Annual Report

For the year ended 31 March 2026

The trustees have pleasure in presenting their report together with the financial statements and independent examiner's report for the year ended 31 March 2026.

Reference and Administration Information

Charity Name
Fife u3a

Charity Number
SC036555

Address
16, Afton Grove, Dunfermline KY11 4LE

Current Trustees

Fiona McOwan co-opted 21 September 2025. Chair from 21 September 2025.

Francine Hampton. 1st elected 9 May 2024. Vice Chair from 9 May 2024

Ruth Cross 1st elected 9 May 2024. Secretary from 9 May 2024.

Susan Kirkwood co-opted 27 July 2020 Treasurer from 3 August 2020. 1st elected May 2021.
Re-elected 9 May 2024.

Fiona Brooking-Thomas co-opted 21 August 2023. 1st elected 9 May 2024

Annette Lobo 1st elected 9 May 2024.

Christina Cox 1st elected 9 May 2024. Chair from 9 May 2024 to 21 September 2025.

Julian Berg 1st elected 8 May 2025.

Doreen Somerville 1st elected 8 May 2025.

Other Trustees who served during the year

Jean Black 1st elected 2014. co-opted 3 April 2023. Elected 11 May 2023.. Re-elected 9 May 2024. Retired 8 May 2025.

Sarah Seath 1st elected 2014. Re-elected 9 May 2024. Retired 31st December 2025.

Jan Rae 1st elected 11 May 2023. Retired 26th August 2025.

Structural Governance and Management

Constitution - Fife u3a is an unincorporated association and a registered Scottish charity (Scottish Charity SC036555). It is governed by its constitution which was significantly updated in May 2025. Fife u3a is a member of the Third Age Trust (Registered Charity Number 288007) and is a member of the u3a in Scotland (Scottish Charity SC 030370).

Appointment of Trustees - trustees are elected at the Annual General Meeting which is normally held in May. Under the constitution, there must be a minimum of five and not more than twelve trustees appointed. The trustees may co-opt a further three trustees if they consider it would be in the interests of Fife u3a to do so.

Management - the trustees are responsible for the strategic direction and governance as well as the day-to-day running of Fife U3A. Committee meetings of trustees are held regularly during the year.

Objectives and Activities

Charitable Purpose

The charity's object ('the 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 Central and West Fife and its surrounding locality.

Activities - our primary activities are the provision and promotion of informal learning opportunities to reflect the aspirations and wishes of our members. Normally we hold monthly speaker meetings. Groups are formed to reflect members' more specific interests, and these are complemented by educational excursions to places of interest.

Achievements and Performance

Trustee meetings have been held regularly throughout the year. Following approval at the Annual General Meeting on 8 May 2025, the updated constitution was submitted to the Third Age Trust and OSCR. Several policies were also reviewed and updated. Trustees have continued to attend events organised by the u3a Council on best practice, as well as online training sessions and workshops delivered by u3a in Scotland and the Third Age Trust.

In addition to the work of Trustees, several non-trustee members report to the committee on matters relating to subcommittees, major event organisation, digital communications, the website, and the newsletter.

Membership has grown once again, and as of 31 March 2026 we have 272 members. A new online membership form was introduced and successfully used for subscriptions for the membership year beginning in September 2025, with a hard-copy form still available for those who prefer it.

Attendance at the monthly meeting has also increased, with an average of 66 members gathering in the St Bryce Centre to enjoy talks on a wide range of topics including *Golf for Health*, presented by a researcher from the University of St Andrews and *Climate Action Fife* identifying activities that are happening in our local area to meet environmental challenges. The variety of talks is further exemplified by a personal experience of a *Trip to Namibia* and a researcher from University of Edinburgh providing an insightful journey into the world of neuroscience. We are grateful to all the speakers who generously shared their time and expertise.

Traditional whole-membership events were once again organised this year. The Summer Outing to the David Livingstone Centre in Blantyre was very popular and well run. Our New Year Lunch at the Abbotshall Hotel in Kirkcaldy was also well attended, giving members—old and new—time to share stories of their u3a experiences.

The Members' Day in June adopted a new format. The hall at the St Bryce Centre hosted an array of tables staffed by enthusiastic members showcasing displays from all our groups. Highlights included a "Poetree" from the Creative Writing Group, demonstrations of AI apps, quizzes, travel photography, and beautiful creations from Craft 'n' a Cuppa, complete with an opportunity to make a small token to take home. The event was warmly received, with several members discovering new interests. As part of the Lang Toun Fest, it was also open to the public, giving a wider audience insight into our activities. We plan to repeat this successful format in the coming year.

We now have 28 groups with several new groups added to our opportunities for shared learning, including Spanish for Tourists, Backgammon and Cribbage and Park Golf. Established groups continue to thrive, with Scottish Heritage and Creative Writing now each running two groups. Many groups have waiting lists, and new suggestions are emerging all the time. This rich mix of intellectual, physical, creative, and social activities demonstrates the positive impact Fife u3a has on members' lives.

Communication throughout the membership flows in various ways. Informal weekly gatherings have continued in hotels in Dunfermline and Kirkcaldy, offering opportunities for new and potential members to learn more about Fife u3a and for existing members to meet socially and discuss their activities. Information about group activities is shared through the quarterly Fife u3a newsletter, which includes member contributions and updates. More information can be found on our website (fife.u3asite.uk) and there are links to national pages and affiliated organisations. Work on the website has continued to develop. Group leaders have received training and several now maintain attractive and informative pages about their groups. Training has also been provided on the Beacon system, enabling more group leaders to communicate securely with members.

The Promotions Subcommittee continued its work to raise awareness of Fife u3a in the local communities. Information about monthly meetings was shared on local social media and in a local Fife newspaper. In September, Fife u3a took part in the annual u3a Week, adopting the theme *Random Acts of Learning*. In March, a member of the subcommittee delivered a talk about Fife u3a to a local Breathe Easy group, with more community talks planned for the coming year.

Financial Review

With the balance at the end of the financial year of £ 8,852.94, the trustees consider that we are well placed to continue our usual activities. We are expecting invoices totalling over £2,500 from the Third Age Trust and the Third Age Trust Trading in April and May before our membership year starts in September 2026.

Gift Aid claim of £481.10 was paid in January based on membership fees received during the calendar year 2025. We also received donations from our book stall at monthly meetings and from recycled ink cartridges and the trustees are grateful to our members for their generosity.

In January 2025 we received a donation of £1000 to be used to support participation in our activities by members with limited means. This has been designated the “Butterfly Fund” and applications were invited from March 2025. No payments have been to date from the fund.

Group payments have all been received by the end of the year and one group has paid in advance for April meetings. Invoices totalling £176.10 from St Bryce Kirk and from Fife Council have not been received by the end of the financial year. T

We continue to use St Bryce Kirk and the Kirkcaldy United Services Institute (KUSI) in Kirkcaldy for our meetings, as they are convenient meeting places. Some group meetings also take place in members' houses in various parts of west and central Fife and in hotel spaces and other venues including a Golf Club and a Community Hub.

Our main payments are for the services members receive through membership of the Third Age Trust – general support and insurances, magazine and the administration system BEACON.

Policy on Reserves - Fife u3a aims to keep a level of reserves that will cover (a) six months of regular operating activity including fees due to the Third Age Trust for the operating year (September-August) to allow for an orderly closure and (b) planned projects for the year ahead. We receive our main income in September, with major expenditure on fees in March and April. Our balance is at its lowest in the summer months. In the year reported on, our lowest level of funds available was £4,778 at the beginning of June 2024.

Donated Facilities and Services - the trustees give their time freely to attend meetings and fulfil their specialised roles, and group leaders also give their time freely, preparing and running group sessions. It is estimated that more than 1,500 hours have been donated in this way during the year.

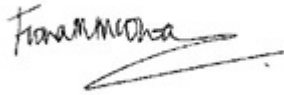
Trustee Remuneration and Expenses - trustees have not charged expenses to attend and support committee, monthly or group meetings.

Future Plans

Looking ahead, Fife u3a has had a very successful year, however, our greatest challenge will be strengthening the committee to support effective trustee succession planning. The trustees will continue to support face-to-face meetings, existing and new activity groups and events in established and new venues to support the overall objective of the charity.

We remain optimistic and look forward to another year of growth, learning, and shared opportunities within Fife u3a.

Approved by the trustees and signed on their behalf



Signed _____

Date __1st April 2026_____

Name: Fiona McOwan

Position: Chairperson

Fife University of the Third Age (U3A)

Charity No SC036555

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

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. The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 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

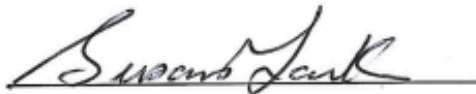
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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

1. 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Susan Jack
Address: Fife Voluntary Action
Caledonia House,
Saltire Centre, Pentland Park,
Glenrothes
KY6 2AL



Date: 28th April 2026

FIFE u3a

Income And Expenditure Account
Year Ended 31 March 2026

<u>Income</u>			<u>Expenditure</u>		
	This Year	Last Year		This Year	Last Year
Subscriptions	3,293.00	2,784.00	u3a Trust membership	918.00	812.00
Subscriptions - Gift Aid	481.10	380.32	Third Age Trust magazine	881.60	742.52
Groups income	1,696.00	1,085.50	Groups expenditure	1,653.60	1,049.20
Monthly Meetings income	1,149.33	1,088.50	Venue hire monthly mtgs	1,186.67	1,239.80
Summer Outing	1,976.00	1,366.50	Speakers fees & expenses	0.00	30.00
New Year lunch	1,807.00	520.00	Newsletter	115.00	222.59
Interest	88.07	92.45	Publicity/Recruitment	289.23	31.14
Donations/fund-raising	141.74	101.36	Admin - Beacon	229.00	203.00
Misc	4.20	0.00	Admin - General	116.21	75.81
BUTTERFLY FUND	2.00	1,000.00	Website costs	70.95	0.00
			Committee Expenses	67.20	18.48
			Independent Examiner	120.00	120.00
			Summer Outing	1,825.00	1,250.25
			New Year lunch	1,827.00	520.00
			Other	55.72	45.16
			BUTTERFLY FUND	0.00	0.00
Total	10,638.44	8,418.63	Total	9,353.18	6,359.95

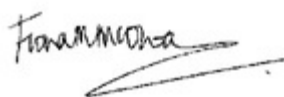
Surplus and Deficit Year Ended 31 March 2026

Receipts	10,638.44
Payments	9,353.18
Surplus/(Deficit)	<u>£1,285.26</u>

Balance Sheet

Bank Balance 31 March 2025	8,438.04
Cheques subsequently honoured	- 870.36
Balance B/F 31 March 2025	<u>7,567.68</u>
Surplus/(Deficit)	1,285.26
Balance 31 March 2026	<u>8,852.94</u>
Bank Balance 31 March 2026	9,403.34
Cheques subsequently honoured	-550.40
Total At 31 March 2026	<u>8,852.94</u>

Approved by the Trustees and signed on their behalf.



Signature
Fife U3A Chair

Date 01-Apr-26

NOTES TO THE ACCOUNTS

Nature and purpose of funds

We have a separate fund to support participation of members in our activities. This was established in 2025 thanks to a donation from a member. It is separately accounted for. The monies are held in our general bank account.

Grants

No grants were given.

Trustee remuneration

No trustee remuneration was given.

Trustee expenses

No trustee expenses were paid. Trustees were reimbursed for outlays made on behalf of the organisation.

Transactions with Trustees and connected persons

There were no transactions with trustees and connected persons

Other information

Accounts are prepared on receipts and payments basis.

Assets are expensed when purchased. Any assets costing over £200 will be noted in the accounts for 5 years or until disposed of if earlier.

The accounts are prepared on a going concern basis.