# Banchory and Deeside u3a

## Annual Report and Financial Statements

## For

## Year ended 31 March 2026

**Banchory and Deeside u3a**

**Annual Trustees' Report**
**For the year ending 31st March 2026**

The Trustees of Banchory and Deeside u3a are pleased to present their Annual Report and Accounts for the financial year ending 31 March 2026. This is the first Annual Trustees 'Report submitted to the Office of the Scottish Charity Regulator (OSCR) following the registration of Banchory and Deeside u3a on 18 February 2025.

## Reference and Administrative Details

Charity Name: Banchory and Deeside u3a
Scottish Charity Number: SC053986
Address: The Secretary, Arlene Norris,

Trustees serving during the year:

Mary Lennox: Chair (Trustee from 18 February 2025)
Margaret Dornan: Vice Chair (Trustee from 18 February 2025)
Peter Davis: Secretary (Trustee from 18 February 2025); resigned 12 June 2025
Arlene Norris: Secretary (Trustee from 18 February 2025) elected Secretary at the AGM on 12 June 2025
Treasurer: Marjorie Taylor (Trustee from 18 February 2025); elected Treasurer at the AGM on 12 June 2025
Anna MacKay (Trustee from 18 February 2025)
Jane Bruce: (Trustee from 18 February 2025)
Margaret Coutts: (Trustee from 18 February 2025)
Mary Sheilagh Clark: (Trustee from 18 February 2025)
Elizabeth Russell: (Trustee from 18 February 2025)

The committee members in place immediately before registration continued in office following charitable status being granted, providing continuity of governance.

Following the year end, at the Annual General Meeting held on 11 June 2026, Mary Lennox stepped down as Chair having completed the maximum three-year term permitted under the constitution. Margaret Dornan, previously Vice Chair, was elected as Chair; Jane Bruce resigned as a Trustee; and Rodney Stone, and Steven McHugh were elected as Trustees.

## Structure, Governance and Management

Banchory and Deeside u3a was established in 2022 to provide opportunities for lifelong learning, creativity and social engagement for retired and semi-retired people and others interested in continuing educational and social activities.

The organisation operated as an unincorporated member' association from 2022 until registration as a Scottish charity on 18 February 2025. On registration as a charity, the existing management committee became the first Trustees of the charity in accordance with the constitution, providing continuity in leadership and governance.

The charity is governed by its constitution and managed by a Board of Trustees elected by members at the Annual General Meeting. The Trustees are responsible for overseeing the management and direction of the charity and ensuring that activities are carried out in support of its charitable purposes.

The Board of Trustees met 10 times during the year to oversee governance, finance and operational matters and to support the charity's strategic development.

Membership at 31 March 2026 stood at 324 representing an increase from 285 on 31 March 2025 and reflecting continued interest and engagement in the charity's activities.

## Charitable Purpose

The charity's object or purpose is the advancement of education, and in particular the education of older people and those retired from full-time work, by associated activities conducive to learning and personal development. It aims to improve wellbeing through lifelong learning, shared interests and social interaction for those residing in the Banchory and Deeside area of Aberdeenshire.

## Activities undertaken during the year 2025 - 6

These activities included:

Monthly meetings and talks on a wide range of topics.

Each month, apart from July and August, monthly meetings were held for members. These meetings, which are always well attended, consist of a short update on what is happening in the charity followed by a speaker on a subject of interest with the opportunity to ask questions afterwards. This year members had opportunities to learn about a diverse range of topics including the most recent research into the Picts in North East Scotland, the arguments for and against Assisted Dying, Lyme Disease, the Arctic Convoys of World War II and many others. The Trustees are grateful to the many speakers who provided their time and knowledge freely and willingly. These meetings also provided members with opportunities to socialise over tea and coffee, discuss shared interests and raise questions or suggestions with Trustees.

Thirty-three member-led interest groups

A total of 33 groups operated during the year covering a wide range of interests. These include active groups such as Pickleball and Walking; language groups such as French Conversation and Latin; games groups such as Bridge and Mahjong; History, Poetry and Book groups; Philosophy and Discussion groups; Art Appreciation groups; and Lunch groups. The Groups' Coordinator oversees and supports the operation of the groups.

With a membership of 324, 33 groups seem a healthy number, but the Trustees always try to meet members' wishes in terms of creating new groups. When an idea for a new group is suggested, it is circulated by email to members and if there is interest a Trustee will arrange to meet with these members to see if a group is viable. When a group becomes too large, a waiting list is created and a second group will, if possible, be created.

The groups function independently of each other. Each group is led by a Coordinator who arranges the venue and reminds group members of dates of meetings, the topic to be discussed where relevant and any other information necessary for the forthcoming meeting.

Social activities and outings

In addition to monthly meetings and group attendance, members also enjoyed occasional outings during the year including visits to Pitlochry Theatre and Dundee. These activities provided opportunities not only for learning and cultural enrichment but also for strengthening friendships and reducing social isolation. These outings proved popular and the Trustees intend to continue offering such opportunities where possible.

Through these activities the charity furthered its charitable purpose by promoting lifelong learning, encouraging participation in shared interests and supporting wellbeing through social engagement.

**Achievements and Performance**

The charity continued to provide a wide range of educational and social opportunities for members throughout the year.

Membership increased throughout the year and reached 324 members at the end of March, demonstrating members' interest and engagement in the activities offered and showing that our profile is being recognised in the community and attracting people to join us.

New interest groups such as Social Bridge and Meteorology were established during the year to meet the wishes of members. Social Bridge has a waiting list for membership and the viability of a second group is being investigated.

The Trustees appreciate the significant contribution made by volunteers, particularly Group Coordinators. To support and recognise this contribution, the charity introduced Coordinators' Meetings where members can exchange ideas, discuss challenges and receive guidance from Trustees on matters such as risk assessment and good practice.

Regular newsletters have been prepared and circulated to members to help keep them informed and share our achievements.

The charity website is regularly maintained and updated by a volunteer Webmaster.

The charity has begun transferring membership records to Beacon, the u3a management information system. This should be of benefit for managing not only membership records, but also in future for financial records and the management of interest groups.

**Future Plans**

The Trustees' priorities for the coming year include maintaining and supporting existing groups while encouraging continued growth in membership. The charity will seek to develop additional interest groups where there is sufficient member demand and continue to provide a varied programme of talks and outings to support lifelong learning and social engagement. Trustees will also continue to support volunteers and Group Coordinators in their roles to help ensure the long-term sustainability of the charity. In addition, the transition to the Beacon management system to improve the administration of membership records, financial processes and group management will be completed. It is also planned to liaise more closely with neighbouring u3as to support and learn from each other and perhaps plan a joint event.

**Financial Review**

The principal sources of income during the year were membership subscriptions, activity fees and other contributions.

Total income for the year amounted to £4985
Total expenditure amounted to £5052
The resulting deficit for the year was £67
Total funds held at the year-end were £7115.

During the year 2025-26 increased activity and meeting costs meant that there was a very small deficit.

**Reserves Policy**

The Trustees intend to establish a reserve against unforeseen expenses or mistiming of income versus expenditure. The experience of the last three years of operation gives a good basis for budgeting and assessing the adequacy of annual fees in times of inflation.

**Donated Services, Remuneration and Expenses**

The Trustees give their time freely to attend meetings and fulfil their roles. No remuneration is paid and no expenses have been paid. Group Coordinators also give their time freely.

**( The Accounts have been added in a separate document by Treasurer and Trustee Marjorie Taylor)**

**Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Annual Trustees' Report and financial statements in accordance with applicable law and regulations.

This report was approved by the Board of Trustees and signed on its behalf.

Signed:
Name: Margaret Dornan
Position: Chair

Signature: Margaret Dornan
Date: 9th October 2026

Signed:

Name: Mary Lennox
Position: Trustee and Immediate Past Chair

Signature: Mary Lennox

Date: 9th October 2026