



# Four Border Abbeys u3a

Scottish Charity SC0335226

## Accounts for the year ended 31 December 2025 and Report for the year ended 31<sup>st</sup> March 2026

### Objects

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 Kelso and the surrounding area.

### Charitable Status

The name of the Charity is the Four Border Abbeys University of the Third Age, (u3a) and it is recognised under the Scottish and Taxation Legislation. It is a member of The Third Age Trust, Registered Charity number 288007

### Committee Members

Chairman	Jerry Strachn	
Vice Chairman	Lesli Millar	
Secretary	Claire Bowen	Resigned February 2024
	Linda Haysay	Joined February 2024
Treasurer	Rosie Alexander	
Members	Roy Sandbach	Joined October 2025
	Alex Grimes	
	Pam Davidson	
	Tania Bridges	Joined September 2025
	Marilyn Bridger	Joined November 2025
	Heather Huntley	Deceased December 2025
	David Savory	Resigned March 2025
	Margaret Campbell	Resigned November 2025

## **FOUR BORDER ABBEYS U3A: AGM 5.3.2026**

### **Chair's Report**

I am happy to report on a very successful year.

When I became Chair three years ago, our membership stood at 330 members. It is now nearly 460, and we are the largest rural u3a in Scotland. We currently run over 45 Groups, and regularly have over 80 attendees at our Open Meetings. At a time when some u3as are struggling, I am delighted to report that the Four Border Abbeys is going from strength to strength.

Your Committee has worked hard behind the scenes to make improvements for the good of our u3a: supporting new and existing groups, streamlining the membership process, upgrading our website, introducing Gift Aid, increasing the number of online payments, upgrading policies and maintaining an interesting and varied programme of speakers.

Perhaps most of all, we have worked hard to make sure that we are a welcoming, friendly and encouraging organization, supportive of our members and Group Leaders.

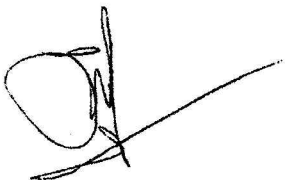
Our group leaders are the core of our u3a, and a key reason for the health of the branch. Their expertise and commitment, often over many years, is hugely valued by our members. I would like to thank them for all they do.

Our Webmaster, Gillian Oakley is a great support to us all and has spent countless hours making sure that our public digital face is in the best possible shape. Thank you Gillian.

John Alexander also does excellent work behind the scenes giving expert help with our IT system; this year particularly in streamlining our membership process. Thank you John.

Your Committee have been superb to work with. They are wise, imaginative, prudent and extremely dedicated. Thank you Lesli, Rosie, Linda, Alex, Roy, Pamela, Tania and Marilyn; I've never had such a good experience with a committee.

As you know I am stepping down as Chair today after my three-year term. I would like to rejoin the Committee at some point in the future, but rotation of such positions is very healthy and allows fresh ideas to blossom. Thank you to all members for the tremendous support you have given – this is a great organisation and a flourishing one.



*Jerry Strachan*  
4<sup>th</sup> March 2026

## Treasurers report for AGM held on 5<sup>th</sup> March 2026

This is my last year as Treasurer and I will be standing down at the end of this meeting.

2025 was another good year for our u3a with another increase in members. Again, your generosity in allowing us to claim Gift Aid from HMRC gave us extra income of over £700, for which we are very grateful. This money helps with our running costs.

We ended the year in a strong financial position of having £6,687 in the bank. This is slightly up on previous years but we do need to purchase a new laptop and possibly a new printer in 2026 and we anticipate our costs will rise.

We have over 40 groups which are active and because we have healthy bank balances, we are able to subsidise each group to the value of £50 each year.

We introduced on-line joining for membership renewals and new members which proved very successful, with over 1/3 of our members renewing this way. My thanks again go to Alex, our membership secretary for making the whole process of membership renewals easier. Also, my thanks to Richard Tice for verifying the accounts.

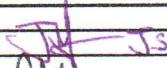

From last July we have to pay bank charges to maintain our accounts with the Bank of Scotland and if as many as possible can continue to pay membership fees via bank transfers as it keeps our costs down. We know that this may not suit everyone, but we will endeavour to assist all our members, when the bank in Kelso closes in June.

Lastly my thanks to Jerry and the rest of the committee, who have been very supportive and a pleasure to work with over the last 3 years.

Good news is I wish to let you know that our membership fees for 2006 will stay the same amount as last year.

Please may I ask you to accept the accounts for 2025.

Rosie Alexander  
Treasurer  
5<sup>th</sup> March 2026.

Four Border Abbeys u3a							
Receipts & Payments, 1st January - 31st December							
Start year	2025			2024			
	In		Out	In		Out	
Abbey Row Admin			£ 51.40			£ 53.00	
Abbey Row Groups	£ 1,646.50		£ 1,646.60	£ 1,067.50		£ 1,074.50	
Administration	£ 418.50		£ 818.44			£ 1,126.80	
Affiliation Fees			£ 1,635.80			£ 1,424.00	
Annual u3a Trip	£ 978.00		£ 1,006.00	£ 1,060.00		£ 950.00	
Bank Charges			£ 26.26				
Beacon			£ 423.00			£ 373.00	
Donations	£ 4.00		£ 4.00				
Gift Aid	£ 727.86			£ 518.75			
Group Expenses	£ 7.00		£ 334.46			£ 672.14	
Meeting Expenses			£ 993.43	£ 432.80		£ 1,107.14	
Membership	£ 4,592.00			£ 4,205.00			
Miscellaneous Donations	£ 110.00		£ 74.00	£ 85.01		£ 40.00	
PayPal commission			£ 43.56			£ 0.68	
Publicity			£ 378.00				
Third Age Matters	£ 20.00		£ 110.12	£ 123.40		£ 181.89	
Travel Group 2a/c	£ 2,997.10		£ 3,162.69	£ 4,466.37		£ 4,337.24	
Website fees			£ 50.00				
Sub-totals	£ 11,500.96		£ 10,757.76	£ 11,958.83		£ 11,340.39	
Brought forward	£ 5,944.28			£ 5,325.84			
<b>Total</b>		<b>£ 6,687.48</b>			<b>£ 5,944.28</b>		
<b>Balance Sheet</b>							
Current		£ 6,238.71			£ 5,391.34		
Membership		£ 0.00			£ 0.00		
Number 2 a/c		£ 448.77			£ 533.62		
PayPal		£ 0.00			£ 19.32		
<b>Total</b>		<b>£ 6,687.48</b>			<b>£ 5,944.28</b>		
signed by J Strachan. Chair							
signed by R Alexander. Treasurer			MARCE				
date							
TravelGroup had a brought forward balance of £290.50 which was included in balances							
Annual Trip has a brought forward balance of £110 included in balances							

APPENDIX 3



**Independent examiner's report on the accounts** v2

**Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages**

Charity name  
**FOUR BORDER ABBEYS USA.**

SC

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
01	01	2025	31	12	2025.

(remember to include the page numbers of additional sheets)

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 [other than that disclosed on the attached page\*]

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 Regulations

have 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.

**Signed\*\*:**

  
**RICHARD TICE**

**Date:** 14/2/26

**Name:**

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

**Address:**



\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\*OSCR will accept digital or typed signatures.