

Trustees' Annual Report 2024

Charity Name: The Stour Valley University of the Third Age

Charity No: 1030445

Address: 3 Sitwell Close, Lawford, Manningtree, Essex CO11 2SX

Trustees: Christopher Charles Jewell, Paul Edward Lake, Susan Carole Basted, Margaret Eileen Cross, Susan Denise Clark, Susan Mandy Webster, Peter James Winder, Patricia Chandler, Valerie Simper and Lotte Klama Olga Sharman

Structure and Management: The charity comes under the umbrella of the Third Age Trust. Membership of the charity is on an annual subscription basis. The charity is managed by a committee of all the above trustees. The trustees are appointed from the members in an annual general meeting.

Activities and Objectives: The objective of the charity is to provide educational, sporting and social outlets in the lower Stour Valley, centred around East Bergholt and Manningtree, for its members. Membership is open to the general public as long as they are not in full time work and is therefore geared mainly, but not exclusively, towards retirees. The objectives of the charity are met through the operation of a number of specialised interest groups. A monthly lecture and coffee morning are also held which are available to all members.

Achievements and Performance: The charity is going from strength to strength as our membership base has now risen to over 500 people with over 40 active interest groups.

Financial Review: The charity continues to be in a strong financial position despite sustaining a small loss for the year with over £17,000 in reserves as at 31 August 2024. However, if you strip out the figures for the no 2 account of £4,300, groups holding cash of £1,650 and prepaid subscriptions of £3,000 you end up with a more realistic usable reserve of some £8,000.

Paul Lake
Treasurer
Stour Valley u3a
25 June 2025

Stour Valley u3a
Receipts and Payments Account
For the year 1 September 2023 to 31 August 2024

Year Ended 31 August 2024

	No 1 Account	No 2 Account	COIF	Membership Float	Treasury Total	Groups holding Cash	Total All Funds	Year ended 31.8.2023
Opening Balance B/fwd	3,662.21	4,702.76	4,824.10	50.00	13,239.07	917.11	14,156.18	11,979.37
<u>Receipts</u>								
Membership subscriptions 2023/24	6,200.00	48.00			6,248.00		6,248.00	6,032.00
Membership subscriptions 2024/25	2,995.00				2,995.00			
HMRC Gift Aid								755.48
Raffle Proceeds	194.00				194.00			
Donations	79.00				79.00		79.00	62.00
COIF account Interest			276.29		276.29		276.29	139.37
Transfer from No 1 Account			2,000.00		2,000.00		2,000.00	
Groups and Social Events (see analysis)		15,518.15			15,518.15	11,221.50	26,739.65	22,758.11
TOTAL Receipts	9,468.00	15,566.15	2,276.29		27,310.44	11,221.50	35,342.94	29,746.96
<u>Payments</u>								
Beacon Annual Fee	456.00				456.00		456.00	
Third Age Trust (TAT) Member fees	1,824.00				1,824.00		1,824.00	1,760.00
Third Age Matters (TAM) Magazine Postage	2,042.20				2,042.20		2,042.20	489.58
Hire of Halls	573.50	148.00			721.50		721.50	308.00
Speaker fees	1,166.81				1,166.81		1,166.81	1,012.05
Purchases	24.00				24.00		24.00	174.99
Donations	194.00				194.00		194.00	
Stationery, Postage & Copying	388.68				388.68		388.68	662.17
Group Grants	400.00				400.00		400.00	400.00
Transfer to COIF account	2,000.00				2,000.00		2,000.00	
Groups and Social events (see analysis)		15,820.41			15,820.41	10,480.09	26,300.50	22,763.36
TOTAL Payments	9,069.19	15,968.41			25,037.60	10,480.09	35,517.69	27,570.15
Total Receipts less Payments	398.81	-402.26	2,276.29		2,272.84	741.41	-174.75	2,176.81
Closing Balance c/fwd	<u>4,061.02</u>	<u>4,300.50</u>	<u>7,100.39</u>	<u>50.00</u>	<u>15,511.91</u>	<u>1,658.52</u>	<u>17,170.43</u>	<u>14,156.18</u>

Stour Valley u3a
Analysis of Account No 2
For the year 1 September 2023 to 31 August 2024

Opening Balance B/fwd

Receipts

Subs paid in wrong account

Social Events

Churches

European Travel

Film & Theatre Group

Group Grants

Gardens Holiday

Gardens Visits

Get Fit Again

Thinking aloud

Churches	Art Lab	Garden Visits	Garden Holiday	Euro Travel	Wine Appreciat'n	Film/ Theatre	Social Events	Thinking Aloud	Get Fit Again	Total group expenses	Adjust to subs incorrectly received through no 2 a/c	Payments incorrectly made through No 2 a/c	Total
9.59	-15.85	2,535.66	90.30	570.22	-50.00	481.95	1,475.87		-49.00	5,048.74	-51.00	-294.98	4,702.76
											48.00		48.00
							5,198.00			5,198.00			5,198.00
130.00										130.00			130.00
				459.00						459.00			459.00
						4,790.90				4,790.90			4,790.90
										0.00			0.00
			9.45							9.45			9.45
		4,930.80								4,930.80			4,930.80
									50.00	50.00			50.00
								-50.00		-50.00			-50.00
130.00	0.00	4,930.80	9.45	459.00	0.00	4,790.90	5,198.00	-50.00	50.00	15,518.15	48.00	0.00	15,566.15
Hire of Halls												148.00	148.00
Social Events							5,124.26			5,124.26			5,124.26
Churches	130.00									130.00			130.00
European Travel				140.00						140.00			140.00
Film & Theatre Group						5,810.20				5,810.20			5,810.20
Gardens Holiday			7.35							7.35			7.35
Gardens visits		4,608.60								4,608.60			4,608.60
130.00	0.00	4,608.60	7.35	140.00	0.00	5,810.20	5,124.26	0.00	0.00	15,820.41		148.00	15,968.41
0.00	0.00	322.20	2.10	319.00	0.00	-1,019.30	73.74	-50.00	50.00	-302.26	48.00	-148.00	-402.26
9.59	-15.85	2,857.86	92.40	889.22	-50.00	-537.35	1,549.61	-50.00	1.00	4,746.48	-3.00	-442.98	4,300.50

Closing Balance C/fwd

Stour Valley u3a
Analysis of Groups Holding Cash
For the year 1 September 2023 to 31 August 2024

	Art Lab	Art Lovers	Bridge	Bridge & Cake	Canasta	Get Fit Again	Pickleball	Quiz	Singing for Fun	Table Tennis	Theatre and Film	Thinking Aloud	Ukelele	Total
Opening Balance B/fwd	-7.40	0.00	244.50	0.00	0.00	124.76	473.14	35.14	43.20	10.44	-40.00	0.00	33.33	917.11
<u>Receipts</u>														
Art Lab	397.00													397.00
Art Lovers		1,431.75												1,431.75
Bridge			1,285.20											1,285.20
Bridge & Cake				855.00										855.00
Canasta					584.00									584.00
Get Fit again						624.00								624.00
Pickleball							3,529.55							3,529.55
Quiz								215.00						215.00
Singing for Fun									470.00					470.00
Table Tennis										1,089.00				1,089.00
Theatre and Film											40.00			40.00
Thinking Aloud												201.00		201.00
Ukulele													500.00	500.00
TOTAL Receipts	397.00	1,431.75	1,285.20	855.00	584.00	624.00	3,529.55	215.00	470.00	1,089.00	40.00	201.00	500.00	11,221.50
<u>Payments</u>														
Art Lab	395.00													395.00
Art Lovers		1,431.75												1,431.75
Bridge			1,382.30											1,382.30
Bridge & Cake				464.47										464.47
Canasta					398.06									398.06
Get Fit Again						521.00								521.00
Pickleball							3,550.64							3,550.64
Quiz								180.48						180.48
Singing for fun									443.30					443.30
Spanish														0.00
Table Tennis										1,097.00				1,097.00
Thinking Aloud												162.00		162.00
Ukulele													454.09	454.09
TOTAL Payments	395.00	1,431.75	1,382.30	464.47	398.06	521.00	3,550.64	180.48	443.30	1,097.00	0.00	162.00	454.09	10,480.09
Receipts less Payments	2.00	0.00	-97.10	390.53	185.94	103.00	-21.09	34.52	26.70	-8.00	40.00	39.00	45.91	741.41
Closing Balance C/fwd	<u>-5.40</u>	<u>0.00</u>	<u>147.40</u>	<u>390.53</u>	<u>185.94</u>	<u>227.76</u>	<u>452.05</u>	<u>69.66</u>	<u>69.90</u>	<u>2.44</u>	<u>0.00</u>	<u>39.00</u>	<u>79.24</u>	<u>1,658.52</u>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

THE STOUR VALLEY U3A

On accounts for the year ended

31ST AUGUST 2024

Charity no
(if any)

1030445

Set out on pages

1 TO 3

(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 08 2024

Responsibilities and basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:

25/06/25

Name:

DAVID RYAN

Relevant professional
qualification(s) or body

(if any):

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Address:

2A LYDGATE CLOSE
MANNINGTREE
CO11 2SU

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

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