

Trustees' Annual Report 2025

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 and Valerie Simper

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 predominantly 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 continues to operate with a membership base of over 500 people with 40 active interest group

Financial Review: The charity continues to be in a strong financial position with a small profit for the year leading to total reserves of over £19,000. However, if you remove the figures for clients account, namely the no 2 account of £2,600 and groups holding cash of £2,000 and in addition prepaid subscriptions of £3,000 you end up with a more realistic, lower figure of some £11,400

Paul Lake
Treasurer
Stour Valley u3a
19 April 2026

Stour Valley u3a
Receipts and Payments Account
For the year 1 September 2024 to 31 August 2025

	Year Ended 31 August 2025							Year ended 31.8.2024
	No 1 Account	No 2 Account	COIF	Membership Float	Treasury Total	Groups holding Cash	Total All Funds	
Opening Balance B/fwd	4,061.02	4,300.50	7,100.39	50.00	15,511.91	1,658.52	17,170.43	14,156.18
Receipts								
Membership subscriptions 2023/24					0.00		0.00	6,248.00
Membership subscriptions 2024/25	4,115.00				4,115.00		4,115.00	2,995.00
Membership subscriptions 2025/26	3,080.00				3,080.00		3,080.00	0.00
HMRC Gift Aid	2,100.59				2,100.59		2,100.59	0.00
Raffle Proceeds	107.50	241.00			348.50		348.50	194.00
Donations	116.00				116.00		116.00	79.00
COIF account Interest			325.61		325.61		325.61	276.29
Transfer from No 1 Account					0.00		0.00	2,000.00
Groups and Social Events (see analysis)		25,108.14			25,108.14	13,953.85	39,061.99	26,739.65
TOTAL Receipts	9,519.09	25,349.14	325.61		35,193.84	13,953.85	49,147.69	38,531.94
Payments								
Beacon Annual Fee	481.00				481.00		481.00	456.00
Website Annual Fee	50.00				50.00		50.00	0.00
Third Age Trust (TAT) Member fees	1,960.00				1,960.00		1,960.00	1,824.00
Third Age Matters (TAM) Magazine Postage	1,215.72				1,215.72		1,215.72	2,042.20
Hire of Halls	810.00	66.00			876.00		876.00	721.50
Speaker fees	1,020.60				1,020.60		1,020.60	1,166.81
Contribution to Black Box Projector System	250.00				250.00		250.00	0.00
u3a Merchandise		43.99			43.99		43.99	24.00
Donations - Pargiter Trust		241.00			241.00		241.00	194.00
Stationery, Postage & Copying	247.80	15.00			262.80		262.80	388.68
Group Grants	250.00				250.00		250.00	400.00
Transfer to COIF account					0.00		0.00	2,000.00
Groups and Social events (see analysis)		26,685.60			26,685.60	13,590.50	40,276.10	26,300.50
TOTAL Payments	6,285.12	27,051.59			33,336.71	13,590.50	46,927.21	35,517.69
Total Receipts less Payments	3,233.97	-1,702.45	325.61		1,857.13	363.35	2,220.48	3,014.25
Closing Balance c/fwd	<u>7,294.99</u>	<u>2,598.05</u>	<u>7,426.00</u>	<u>50.00</u>	<u>17,369.04</u>	<u>2,021.87</u>	<u>19,390.91</u>	<u>17,170.43</u>

Stour Valley u3a
Analysis of Account No 2
For the year 1 September 2024 to 31 August 2025

Opening Balance B/fwd

Receipts

Social Events
European Travel
Film & Theatre Group
Gardens Holiday
Gardens Visits

TOTAL Receipts

Payments

Social Events
European Travel
Film & Theatre Group
Gardens Holiday
Gardens Visits
Hire of Halls
Purchases
Stationery Postage

TOTAL Payments

Receipts less Payments

Closing Balance C/fwd

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	2,857.86	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
							5,566.00			5,566.00			5,566.00
				5,567.94						5,567.94			5,567.94
						6,670.30				6,670.30			6,670.30
			284.85							284.85			284.85
		7,019.05								7,019.05			7,019.05
0.00	0.00	7,019.05	284.85	5,567.94	0.00	6,670.30	5,566.00	0.00	0.00	25,108.14	0.00	0.00	25,108.14
							6,484.46			6,484.46			6,484.46
				5,887.69						5,887.69			5,887.69
						5,713.60				5,713.60			5,713.60
			34.53							34.53			34.53
		8,565.32								8,565.32			8,565.32
												66.00	66.00
												43.99	43.99
												15.00	15.00
0.00	0.00	8,565.32	34.53	5,887.69	0.00	5,713.60	6,484.46	0.00	0.00	26,685.60	0.00	124.99	26,810.59
0.00	0.00	-1,546.27	250.32	-319.75	0.00	956.70	-918.46	0.00	0.00	-1,577.46	0.00	-124.99	-1,702.45
9.59	-15.85	1,311.59	342.72	569.47	-50.00	419.35	631.15	-50.00	1.00	3,169.02	-3.00	-567.97	2,598.05

Stour Valley u3a
Analysis of Groups Holding Cash
For the year 1 September 2024 to 31 August 2025

	Art Lab	Art Lovers	Bridge	Bridge & Cake	Canasta	Fitness Fenn	French Conversation	Get Fit Again	Pickleball	Quiz	Sea Shanty	Singing for Fun	Table Tennis	Thinking Aloud	Ukelele	Total
Opening Balance B/fwd	-5.40	0.00	147.40	390.53	185.94	0.00	0.00	227.76	452.05	69.66	0.00	69.90	2.44	39.00	79.24	1,658.52
<u>Receipts</u>																
Art Lab	375.00															375.00
Art Lovers		1,738.50														1,738.50
Bridge			1,439.00													1,439.00
Bridge & Cake				1,487.00												1,487.00
Canasta					945.00											945.00
Fitness Fenn (including £100 grant)						509.00										509.00
French Conversation (including £50 grant)							50.00									50.00
Get Fit again								802.00								802.00
Pickleball									4,067.35							4,067.35
Quiz										220.00						220.00
Sea Shanty											259.00					259.00
Singing for Fun												235.00				235.00
Table Tennis													1,239.00			1,239.00
Thinking Aloud														148.00		148.00
Ukulele															440.00	440.00
TOTAL Receipts	375.00	1,738.50	1,439.00	1,487.00	945.00	509.00	50.00	802.00	4,067.35	220.00	259.00	235.00	1,239.00	148.00	440.00	13,953.85
<u>Payments</u>																
Art Lab	309.60															309.60
Art Lovers		1,738.50														1,738.50
Bridge			1,484.29													1,484.29
Bridge & Cake				1,477.69												1,477.69
Canasta					1,044.19											1,044.19
French Conversation							50.00									50.00
Get Fit Again								737.97								737.97
Pickleball									4,456.70							4,456.70
Quiz										202.70						202.70
Sea Shanty											126.00					126.00
Singing for fun												256.00				256.00
Table Tennis													1,108.09			1,108.09
Thinking Aloud														146.00		146.00
Ukulele															452.77	452.77
TOTAL Payments	309.60	1,738.50	1,484.29	1,477.69	1,044.19	0.00	50.00	737.97	4,456.70	202.70	126.00	256.00	1,108.09	146.00	452.77	13,590.50
Receipts less Payments	65.40	0.00	-45.29	9.31	-99.19	509.00	0.00	64.03	-389.35	17.30	133.00	-21.00	130.91	2.00	-12.77	363.35
Closing Balance C/fwd	60.00	0.00	102.11	399.84	86.75	509.00	0.00	291.79	62.70	86.96	133.00	48.90	133.35	41.00	66.47	2,021.87



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

THE STOUR VALLEY USA

On accounts for the year ended

31 AUGUST 2025

Charity no
(if any)

1030445

Set out on pages

1 TO 3

(number 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 AUGUST 2025.

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:

D. M. Ryan

Date:

20/04/2026

Name:

DAVID RYAN

Relevant professional qualification(s) or body

(if any):

Address:

2A LYDiate Close
MANNINGTREE
CO11 2SV

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.