

# THORNBURY U3A

England & Wales · Charity number 1080095

## Details

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Other names	THORNBURY UNIVERSITY OF THE THIRD AGE (U3A)
Status	Registered
Legal form	Other
Registered	2000-03-29
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** 10 Clare Walk  
Thornbury  
Bristol  
BS35 1EN

**Phone** 07772411705

**Email** [membership@thornburyu3a.org.uk](mailto:membership@thornburyu3a.org.uk)

**Website** [thornburyu3a.org.uk](http://thornburyu3a.org.uk)

## Activities

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**Objects:** THE ADVANCEMENT OF EDUCATION AND, IN PARTICULAR, THE EDUCATION OF OLDER PEOPLE AND THOSE WHO ARE RETIRED FROM FULL TIME WORK, BY ALL MEANS INCLUDING ASSOCIATED ACTIVITIES CONDUCIVE TO LEARNING AND PERSONAL DEVELOPMENT.

**Activities:** Educational related activities for people in the "Third AGE"

## Classification

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- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Recreation
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** THORNBURY AND ITS SURROUNDING LOCALITY.
- Gloucestershire
- South Gloucestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£141,433	£143,968	-	-
2024-09-30	£136,866	£134,386	-	-
2023-09-30	£122,578	£120,126	-	-
2022-09-30	£103,820	£98,586	-	-
2021-09-30	£31,274	£27,196	-	-

## Trustees

Name	Role	Appointed
<b>Danny Michael Freeman</b>	Chair	2026-02-09
Christopher Bolton		2026-02-09
Helen Marion Moszoro		2024-02-05
Martin Farrimond		2026-02-09
PATRICIA ANN WELLS		2022-03-01
Patricia Light		2024-02-05
Peter John Rendell		2024-02-05
Rita Goss		2025-07-11
Susan Elizabeth Bilson		2025-02-10

**THORNBURY U3A**

England & Wales - Charity number 1080095

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# Accounts

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# Trustees' Annual Report for Thornbury u3a Sept 2024 to Sept 2025

## **The Objectives and Activities**

Thornbury u3a (Tu3a) is a registered charity (number 1080095) constituted in 1999. The Charity does not have a permanent address but for Charity Commission purposes, the address provided is that of the Treasurer in post. Currently this is 10 Dean Avenue, Thornbury, BS35 1JJ.

Its purpose is the advancement of education and in particular the education of older people and those retired from full-time work, by means including associated activities conducive to learning and personal development in Thornbury and its surrounding locality.

Thornbury u3a is operated as a collection of interest groups (people drawn from a common membership to follow a particular interest). The interest groups are the primary means of satisfying the object of the organisation. These groups have a large degree of operational independence, with the central committee (the Charity Trustees) responsible for:-

Ensuring the Groups have regard to the Charity Commission guidance on public benefit when planning their activities

Providing recruitment and administration of the overall membership

Providing the establishment and support to the interest groups

Providing an internal communications hub

Providing events with a cross-group interest

Providing governance of the organisation

## **Achievements & Performance 2024 - 2025**

### *Open Meeting, Talks & other Activities*

Finally, following a period with various lockdown restrictions, general open meetings have restarted. Two talks were presented – Medical Detection Dogs and Forensics. Both were very well attended and received. Looking forward, several possible Open Talk topics have been suggested, and these are being actively pursued, with a view to presenting another interesting programme in 2026. Open Visits also restarted, despite the steep rise in the cost of coach travel. At least one trip for 2026 is already being booked. Our Coffee Morning/Socials in Thornbury and Alveston, have proved very popular, with further meetings planned for the coming year, shortly after the publication of each of our Newsletters.

Groups, by their very nature, come and go, but it must be said that most are in a very healthy state. A second Poetry group is being formed, as is our first Rummikub group.

### *Recruitment and administration of the overall membership*

As ever, membership numbers fluctuate, from a low at the start of the year, they rise steadily, and remain very healthy. Two very successful 'New Members' meetings were held in March and October 2024. We welcomed recently joined members, but also recruited several new ones. At the time of this report, our membership stood at around 1550 and remains very healthy.

### *Support to the interest Groups*

There are currently about 77 interest groups within our organisation. The Trustees are prepared to support start-up costs of groups needing equipment. Any such items remain the property of the trust. Several groups have taken the opportunity to update and renew equipment which is better suited to serve these groups.

A Leaders' Lunch was held in September to recognise the hard work undertaken by our volunteer Group Leaders and enable them to mix and exchange ideas on how to improve their groups. A short presentation was given by the Chairman on the state of the overall organisation. It encouraged the membership to come forward to run and support the Groups, and also take on the responsibilities of the Committee, by joining us there.

### **Financial Review**

The Financial Review is given in an associate document attached to this Report.

### **Trustees**

The Charity is an Unincorporated Association with the Trustees being elected by the membership from the current membership. Elections are held by ballot at the annual AGM in accordance with our Constitution. The Trustees, during the report period, were: -

Roger Steer (Chair),

Paige Warr (Vice Chair), Deceased during the year

Pat Wells (Secretary),

Sue Bilson (Treasurer),

Steve Wells (Beacon Administration),

Pat Light (Membership Secretary),

Peter Rendell (Webmaster),

Helen Mozsoro (Groups Co-ordinator),

Rita Goss (Co-opted - Armstrong Hall Rep.)

Additionally, we are very grateful to non-trustee Sue James, who has taken on jobs to assist our smooth running and Jackie Gitsham, who has arranged the provision of refreshments.

Overall, the Trustees continue to believe that Thornbury u3a can continue to be a successful and thriving organisation with strong finances and a friendly, helpful, and supportive atmosphere.

Signed on behalf of the Trustees

Roger Steer, Chair, Thornbury u3a January 2026

**Thornbury U3A**  
**Registered Charity no 1080095**  
**Financial Statement**

**Receipts and Payments Account for the Year ended 30 September 2025**

	Notes	2025	2024
General Fund Income	4	12,637.38	13,836.87
Social Fund Income	5	3,334.32	0.00
Interest Group Income	6	125,461.13	123,029.65
<b>Total Income</b>		<b>141,432.83</b>	<b>136,866.52</b>
General Fund Expenditure	4	15,501.53	10,194.68
Social Fund Expenditure	5	2,656.71	0.00
Interest Group Expenditure	6	125,809.98	124,191.58
<b>Total Expenditure</b>		<b>143,968.22</b>	<b>134,386.26</b>
<b>Surplus/Shortfall for year</b>		<b>-2,535.39</b>	<b>2,480.26</b>
Balances brought forward from 01/10/2024 (2023)		65,522.19	63,141.88
Prior Year adjustment	9	10.10	-99.95
<b>Balances as at 30 September 2025 (2024)</b>		<b>62,996.90</b>	<b>65,522.19</b>

**Balance Sheet as at 30 September 2025**

	Notes	2025	2024
<b>Current Assets</b>			
Cash and bank balances		67,148.05	68,662.19
Debtors		0.00	0.00
<b>Total Assets</b>		<b>67,148.05</b>	<b>68,662.19</b>
<b>Current Liabilities</b>			
Creditors	6.5	4,151.15	3,140.00
<b>Total Liabilities</b>		<b>4,151.15</b>	<b>3,140.00</b>
<b>Net Assets</b>		<b>62,996.90</b>	<b>65,522.19</b>
<b>Reserves (All Unrestricted Funds)</b>			
Designated Funds		37,571.81	37,245.71
General Funds		25,425.09	28,276.48
<b>Total Reserves</b>		<b>62,996.90</b>	<b>65,522.19</b>

## Notes to the Financial Statement

- 1) Thornbury U3A is a Charity and not for profit entity. It is an organisation where retired or semi-retired people can meet like minded people to share educational, creative and leisure activities to expand their knowledge, share interests and acquire new skills. It is a member of the Third Age Trust to which a subscription of £4.00 per member was paid during the financial year.
- 2) This Financial Statement has been drawn up on a Receipts and Payments basis, although the Theatre Group and Garden Visits Group Accounts have been drawn up on the Accruals basis and details of their assets and liabilities are shown in section 6.
- 3) The Financial Statement has been drawn up on a Going Concern basis as the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

### 4) General Fund

4.1 This handles membership subscriptions and central administrative costs.

4.2 Detailed Receipts and Payments Statement and Balance Sheet

Income	Notes	2025	2024
Subscriptions		9,252.00	9,186.00
Gift Aid Claim		1,609.98	1,650.76
Bank Interest		351.77	327.81
Sundry Income	4.5	1,436.39	2,682.62
<b>Total Income</b>		<b>12,650.14</b>	<b>13,847.19</b>
<b>Expenditure</b>			
Third Age Trust subscription		5,940.00	5,912.00
Beacon Licence		1,489.00	1,477.00
Third Age Matters Magazine		264.00	168.60
Equipment	8	4,860.35	326.68
Postage & Printing		804.51	543.38
Paypal charges		172.72	190.54
Meetings		1,351.42	1,221.45
Licences and Web Site		162.57	124.81
Financial Support for Groups	7	101.25	53.75
Sundries		355.71	176.47
<b>Total Expenditure</b>		<b>15,501.53</b>	<b>10,194.68</b>
<b>Surplus/Shortfall for year</b>		<b>-2,851.39</b>	<b>3,652.51</b>
Balance brought forward from 01/10/2024 (2023)		28,276.48	24,623.97
<b>Balance as at 30 September 2025 (2024)</b>		<b>25,425.09</b>	<b>28,276.48</b>

Current Assets	2025	2024
Treasurers Bank Account	9,025.35	14,481.92
Instant Access Reserve Account	0.00	417.99
32 Day Notice Reserve Account	16,346.09	13,298.20
Paypal Account	53.65	78.37
<b>Total Assets</b>	<b>25,425.09</b>	<b>28,276.48</b>
<b>Total Liabilities</b>	<b>0.00</b>	<b>0.00</b>
<b>Net Assets</b>	<b>25,425.09</b>	<b>28,276.48</b>
<b>Reserves (Unrestricted Funds)</b>		
General Funds	25,425.09	28,276.48

4.3 The funds held are Unrestricted.

4.4 Various items of equipment are owned. A register of these is maintained, but all are depreciated in full during the year of purchase and no value is included in the Financial Statement.

4.5 Breakdown of Sundry Income

	Notes	2025	2024
Donations		1.00	1.00
Funds from closure of Groups	7	12.76	10.32
Riviera Travel Commission		1,422.63	2,671.30
<b>Total</b>		<b>1,436.39</b>	<b>2,682.62</b>

5) Social Fund

5.1 This covers Open Visits and Talks which may be attended by all members. The U3A Committee co-ordinates these events and handles the financial aspects.

	Income	Expenditure	2025	2024
<b>Opening Reserve 01/10/24</b>			<b>2,643.42</b>	<b>2,643.42</b>
Brecon Trip	2,434.50	2,434.50		0.00
Open Talk - MDD		222.21		0.00
Riviera Travel Commission	899.82			0.00
	3,334.32	2,656.71	677.61	0.00
<b>Closing Reserve 30/09/25</b>			<b>3,321.03</b>	<b>2,643.42</b>

5.2 During the year an Open Visit to the Brecon Beacons broke even. An Open Talk for Medical Detection Dogs had costs of £222.21.

5.3 From April 2025 monies received for Riviera Travel Commission is being paid into this account.

5.4 The funds held are Unrestricted but Designated for these specific activities.

6) Interest Groups

6.1 All individual Interest Groups handle their own financial matters, subject to overview of the salient figures by the U3A Trustees on an annual basis or more frequently if appropriate. The 5 largest Groups by income are shown individually in section 6.2 and a further 53 Groups have been amalgamated. There are a further 19 Groups which are active but (due to the nature of their activities) have no income or expenditure to report in line with Third Age Trust guidelines.

6.2 Breakdown of Interest Groups' Income, Expenditure, Assets, Liabilities and Reserves

	Year to 30/09/2025			30/09/2025		
	Income	Expenditure	Surplus	Assets	Liabilities	Reserves
Theatre Group	43,145.11	43,265.53	-120.42	17,246.58	3,505.00	13,741.58
Garden Visits Group	10,185.70	10,871.06	-685.36	1,770.59	646.15	1,124.44
Wine Group 4	7,711.00	7,739.37	-28.37	738.99	0.00	738.99
Wine Group 2	5,798.00	5,133.62	664.38	1,072.70	0.00	1,072.70
Church Visits 2	4,209.55	4,053.00	156.55	350.38	0.00	350.38
53 Other Groups	54,411.77	54,760.16	-348.39	17,222.69	0.00	17,222.69
<b>Total</b>	<b>125,461.13</b>	<b>125,822.74</b>	<b>-361.61</b>	<b>38,401.93</b>	<b>4,151.15</b>	<b>34,250.78</b>

6.3 The funds held are Unrestricted but Designated for the use of the individual Groups that hold them in the first instance. Notwithstanding this, all monies are the property of the U3A as a whole and can be utilised at the discretion of the Trustees in case of need.

6.4 The assets shown comprise cash and balances held in bank accounts.

6.5 The liabilities shown are as follows:

- a. Theatre Group - coaches booked for events after year end for which the invoices will be settled nearer the event.
- b. Garden Visits Group - costs for garden visit not paid until after the year end.

**7) Consolidated Figures**

The consolidated figures for the overall U3A on the first page omit the following item on the basis that this is an 'internal' transfer between constituent parts of the U3A and not, therefore, genuine income/expenditure to the U3A as a whole:  
- £12.76 from Groups to the General Fund following the closure of a Group (note 4.5 refers)

**Note** - The sum of £101.25 shown as Financial Support to Groups in the Detailed Receipts and Payments Statement (Note 4.2) has **not** been omitted from the consolidated figures on the first page because these funds were spent on assessing the possibility of setting up a new Group and were paid direct for room hire for exploratory meetings.

**8) Capital Commitments**

The purchase of equipment for a number of Groups was agreed last year in the sum of £4,155 which has now been paid. Some further requests were agreed during the year and have also been paid.

**9) Prior Year Adjustment**

The prior year adjustment of £10.10 covers brought forward balances held by Interest Groups which were reported incorrectly in the previous year.

**10) VAT Registration**

The total income of the U3A exceeds the normal VAT Registration threshold of £90,000 pa. However, under the Tour Operator Margin Scheme, all-inclusive day/evening trips and holidays undertaken are assessed on the profit margin made rather than income. A large element of the U3A income falls within this category and the profit margins made are extremely modest. Additionally, members' annual subscriptions to the U3A are not eligible for VAT. After allowing for these factors, the relevant adjusted income total falls well below the threshold for registration.

**11) Reserves**

11.1 The General Fund Reserve Policy is to hold the total of approximately one year's General Fund expenditure (excluding the Third Age Trust subscription and the Beacon Licence), the Equipment Budget (£1,200) and 10% of the annual income of all Groups combined. The Trustees are satisfied that this provides adequate protection against any downturn in membership, unforeseen events or the need to assist Interest Groups in case of need. This Policy was complied with as at the end of the financial year.

11.2 The Social Fund reserve currently held is considered to provide adequate capacity for making up-front payments for Visits or Talks ahead of receiving payment from attendees.

11.3 The reserves held by the Interest Groups vary in size but, as far as can be ascertained, appear adequate to enable each Group to continue operating. In particular, the reserves held by the traditionally larger Groups have been assessed in some depth by the U3A Treasurer and appear to be sufficient relative to the operating models used.

**12) Significant Events**

There were no significant events to report during the past financial year.

Financial Statement prepared by  
Sue Bilson  
Treasurer, Thornbury U3A  
Date: 19th December 2025

**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2025** **Charity No. 1080095**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2025.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, 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 Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'Ian Gross', is centered on the page. The signature is written in a cursive, flowing style.

Ian Gross  
64 Hopkins Close, Thornbury, Bristol BS35 2PX  
9 February 2026

**THORNBURY U3A**

England & Wales - Charity number 1080095

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# Accounts

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# Trustees' Annual Report for Thornbury u3a Sept 2023 to Sept 2024

## **The Objectives and Activities**

Thornbury u3a (Tu3a) is a registered charity (number 1080095) constituted in 1999. The Charity does not have a permanent address but for Charity Commission purposes, the address provided is that of the Treasurer in post. Currently this is 58, Hopkins Close, Thornbury, Bristol, BS35 2PX. Its purpose is the advancement of education and in particular the education of older people and those retired from full-time work, by means including associated activities conducive to learning and personal development in Thornbury and its surrounding locality.

Thornbury u3a is operated as a collection of interest groups (people drawn from a common membership to follow a particular interest). The interest groups are the primary means of satisfying the object of the organisation. These groups have a large degree of operational independence, with the central committee (the Charity Trustees) responsible for:-

Ensuring the Groups have regard to the Charity Commission guidance on public benefit when planning their activities.

Providing recruitment and administration of the overall membership

Providing the establishment and support to the interest groups

Providing an internal communications hub

Providing events with a cross-group interest

Providing governance of the organisation

## **Achievements & Performance 2023 - 2024**

### *Open Meeting, Talks & other Activities*

Following a period with various lockdown restrictions, general open meetings have been slow to restart. However, there are several possible Open Talk topics that have been suggested, and these are being actively pursued, with a view to restarting in 2025. Open Visits have proved difficult to arrange, mainly due to the steep rise in the cost of coach travel. Our Coffee Morning/Socials have proved very popular, with further meetings are planned for the coming year, shortly after the publication of each of our Newsletters. We are also planning extra sessions, to be held in Alveston, the first of which was well attended

Groups, by their very nature, come and go, but it must be said that most are in a very healthy state. Concerts has gone. Its leader, Phil Holland moved away, and sadly died shortly after. He will be greatly missed.

Our Family History, Architecture and Photography Groups participated in a public event organised by local charity 'Jigsaw' in Thornbury. There were demonstrations of how to undertake Family History research and examples of members' photographs were also displayed. Our contributions operated within Thornbury Library. Despite making a good effort to improve our publicity, we have decided that we must focus on opportunities that better attract our 'constituency'.

### *Recruitment and administration of the overall membership*

As ever, membership numbers have fluctuated during 2023-4. Two very successful 'New Members' meetings were held in March and October 2024. We welcomed recently joined members, but also recruited several new ones. At the time of this report, our membership stood at around 1550 and remains very healthy.

### ***Support to the interest Groups***

There are currently about 75 interest groups within our organisation. The Trustees are prepared to support start-up costs of groups needing equipment. Any such items remain the property of the trust. There will be a further report on this front, next year, as it falls after the September cutoff for this report.

Unfortunately, several Group Leaders have stood down through health and age-related issues during this year resulting in the loss of several Groups. A Leaders' Lunch was held in Sept to recognise the hard work undertaken by our volunteer Group Leaders and enable them to mix and exchange ideas on how to improve their groups. A short presentation was given by the Chairman on the state of the overall organisation. It encouraged the membership to come forward to run and support the Groups and also take on the responsibilities of the Committee, by joining us there.

### ***Financial Review***

The Financial Review is given in an associate document attached to this Report.

### ***Trustees***

The Charity is an Unincorporated Association with the Trustees being elected by the membership from the current membership. Elections are held by ballot at the annual AGM in accordance with our Constitution. The Trustees, during the report period, were: -

Roger Steer (Chair),

Paige Warr (Vice Chair),

Pat Wells (Secretary),

Steve Hughes (Treasurer),

Steve Wells (Beacon Administration),

Pat Light (Membership Secretary),

Peter Rendell (Webmaster),

Helen Mozsoro (Groups Co-ordinator),

Trevor Daniels (Venues and Armstrong Hall Rep.)

Additionally, we are very grateful to the following non-trustees, who have taken on jobs to assist our smooth running.

Sue James (Open Visits)

Norman Taylor (Equipment)

Overall, the Trustees continue to believe that Thornbury u3a can continue to be a successful and thriving organisation with strong finances and a friendly, helpful, and supportive atmosphere.

Signed on behalf of the Trustees

Roger Steer, Chair, Thornbury u3a January 2025

**Thornbury U3A**  
**Registered Charity no 1080095**  
**Financial Statement**

**Receipts and Payments Account for the Year ended 30 September 2024**

	Notes	2024	2023
General Fund Income	4	13,836.87	11,182.12
Social Fund Income	5	0.00	1,395.00
Interest Group Income	6	123,029.65	110,000.83
<b>Total Income</b>		<b>136,866.52</b>	<b>122,577.95</b>
General Fund Expenditure	4	10,194.68	10,131.30
Social Fund Expenditure	5	0.00	1,426.00
Interest Group Expenditure	6	124,191.58	108,568.54
<b>Total Expenditure</b>		<b>134,386.26</b>	<b>120,125.84</b>
<b>Surplus/Shortfall for year</b>		<b>2,480.26</b>	<b>2,452.11</b>
Balances brought forward from 01/10/2023 (2022)		63,141.88	60,663.77
Prior Year adjustment	9	-99.95	26.00
<b>Balances as at 30 September 2024 (2023)</b>		<b>65,522.19</b>	<b>63,141.88</b>

**Balance Sheet as at 30 September 2024**

	Notes	2024	2023
<b>Current Assets</b>			
Cash and bank balances		68,662.19	67,029.38
Debtors		0.00	172.50
<b>Total Assets</b>		<b>68,662.19</b>	<b>67,201.88</b>
<b>Current Liabilities</b>			
Creditors	6.5	3,140.00	4,060.00
<b>Total Liabilities</b>		<b>3,140.00</b>	<b>4,060.00</b>
<b>Net Assets</b>		<b>65,522.19</b>	<b>63,141.88</b>
<b>Reserves (All Unrestricted Funds)</b>			
Designated Funds		37,245.71	38,517.91
General Funds		28,276.48	24,623.97
<b>Total Reserves</b>		<b>65,522.19</b>	<b>63,141.88</b>

## Notes to the Financial Statement

- 1) Thornbury U3A is a Charity and not for profit entity. It is an organisation where retired or semi-retired people can meet like minded people to share educational, creative and leisure activities to expand their knowledge, share interests and acquire new skills. It is a member of the Third Age Trust to which a subscription of £4.00 per member was paid during the financial year.
- 2) This Financial Statement has been drawn up on a Receipts and Payments basis, although the Theatre Group Accounts have been drawn up on the Accruals basis and details of it's assets and liabilities are shown in section 6.
- 3) The Financial Statement has been drawn up on a Going Concern basis as the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

### 4) General Fund

4.1 This handles membership subscriptions and central administrative costs.

4.2 Detailed Receipts and Payments Statement and Balance Sheet

<b>Income</b>	<b>Notes</b>	<b>2024</b>	<b>2023</b>
Subscriptions		9,186.00	9,119.00
Gift Aid Claim		1,650.76	1,957.33
Bank Interest		327.81	79.79
Sundry Income	4.5	2,682.62	266.00
<b>Total Income</b>		<b>13,847.19</b>	<b>11,422.12</b>
<b>Expenditure</b>			
Third Age Trust subscription		5,912.00	5,896.00
Beacon Licence		1,477.00	1,467.00
Third Age Matters Magazine		168.60	210.69
Equipment		326.68	227.09
Postage & Printing		543.38	557.31
Paypal charges		190.54	229.83
Meetings		1,221.45	1,388.52
Licences and Web Site		124.81	107.39
Financial Support for Groups	7	53.75	40.00
Sundries		176.47	47.47
<b>Total Expenditure</b>		<b>10,194.68</b>	<b>10,171.30</b>
<b>Surplus/Shortfall for year</b>		<b>3,652.51</b>	<b>1,250.82</b>
Balance brought forward from 01/10/2023 (2022)		24,623.97	23,373.15
<b>Balance as at 30 September 2024 (2023)</b>		<b>28,276.48</b>	<b>24,623.97</b>
<b>Current Assets</b>			
		<b>2024</b>	<b>2023</b>
Treasurers Bank Account		14,481.92	11,198.68
Instant Access Reserve Account		417.99	13,388.38
32 Day Notice Reserve Account		13,298.20	0.00
Paypal Account		78.37	36.91
<b>Total Assets</b>		<b>28,276.48</b>	<b>24,623.97</b>
<b>Total Liabilities</b>		<b>0.00</b>	<b>0.00</b>
<b>Net Assets</b>		<b>28,276.48</b>	<b>24,623.97</b>
<b>Reserves (Unrestricted Funds)</b>			
General Funds		<b>28,276.48</b>	<b>24,623.97</b>

4.3 The funds held are Unrestricted.

4.4 Various items of equipment are owned. A register of these is maintained, but all are depreciated in full during the year of purchase and no value is included in the Financial Statement.

4.5 Breakdown of Sundry Income

	Notes	2024	2023
Hire of Equipment		0.00	20.00
Donations		1.00	6.00
Funds from closure of Groups	7	10.32	240.00
Riviera Travel Commission		2,671.30	0.00
<b>Total</b>		<b>2,682.62</b>	<b>266.00</b>

#### 5) Social Fund

5.1 This covers Open Visits and Talks which may be attended by all members. The U3A Committee co-ordinates these events and handles the financial aspects.

5.2 During the financial year, no events took place, hence there are no financial transactions to report.

5.3 The balance of the Social Fund bank account therefore remains at £2,643.42.

5.4 The funds held are Unrestricted but Designated for these specific activities.

#### 6) Interest Groups

6.1 All individual Interest Groups handle their own financial matters, subject to overview of the salient figures by the U3A Trustees on an annual basis or more frequently if appropriate. The 5 largest Groups by income are shown individually in section 6.2 and a further 56 Groups have been amalgamated. There are a further 17 Groups which are active but (due to the nature of their activities) have no income or expenditure to report in line with Third Age Trust guidelines.

6.2 Breakdown of Interest Groups' Income, Expenditure, Assets, Liabilities and Reserves

	Year to 30/09/2024			30/09/2024		
	Income	Expenditure	Surplus	Assets	Liabilities	Reserves
Theatre Group	44,991.88	44,949.03	42.85	17,002.00	3,140.00	13,862.00
Garden Visits Group	12,943.45	12,949.04	-5.59	1,801.80	0.00	1,801.80
Wine Group 2	4,754.50	5,009.01	-254.51	408.32	0.00	408.32
Gentle Exercise	4,433.00	4,303.88	129.12	826.66	0.00	826.66
Church Visits 2	4,255.20	4,400.60	-145.40	193.83	0.00	193.83
56 Other Groups	51,651.62	52,590.34	-938.72	17,509.68	0.00	17,509.68
<b>Total</b>	<b>123,029.65</b>	<b>124,201.90</b>	<b>-1,172.25</b>	<b>37,742.29</b>	<b>3,140.00</b>	<b>34,602.29</b>

6.3 The funds held are Unrestricted but Designated for the use of the individual Groups that hold them in the first instance. Notwithstanding this, all monies are the property of the U3A as a whole and can be utilised at the discretion of the Trustees in case of need.

6.4 The assets shown comprise cash and balances held in bank accounts.

6.5 The liabilities shown are funds due for coaches booked by Theatre Group for trips after the end of the financial year, and these will be settled upon receipt of the invoices (generally shortly before or after the events).

#### 7) **Consolidated Figures**

The consolidated figures for the overall U3A on the first page omit the following item on the basis that this is an 'internal' transfer between constituent parts of the U3A and not, therefore, genuine income/expenditure to the U3A as a whole:  
- £10.32 from Groups to the General Fund following the closure of a Group (note 4.5 refers)

**Note** - The sum of £53.75 shown as Financial Support to Groups in the Detailed Receipts and Payments Statement (Note 4.2) has **not** been omitted from the consolidated figures on the first page because these funds were spent on assessing the possibility of setting up a new Group and were paid direct for room hire and refreshments for an exploratory meeting.

#### 8) **Capital Commitments**

During the year under review, the purchase of equipment for a number of Groups was agreed in the sum of £4,155. As at the end of the financial year, this had not been bought and paid for so the expenditure will be shown in next year's Financial Statement.

#### 9) **Prior Year Adjustment**

The prior year adjustment covers brought forward balances held by 1 Interest Group which were reported incorrectly in the previous year.

#### 10) **VAT Registration**

The total income of the U3A exceeds the normal VAT Registration threshold of £90,000 pa. However, under the Tour Operator Margin Scheme, all-inclusive day/evening trips and holidays undertaken are assessed on the profit margin made rather than income. A large element of the U3A income falls within this category and the profit margins made are extremely modest. Additionally, members' annual subscriptions to the U3A are not eligible for VAT. After allowing for these factors, the relevant adjusted income total falls well below the threshold for registration.

#### 11) **Reserves**

- 11.1 The General Fund Reserve Policy is to hold the total of approximately one year's General Fund expenditure (excluding the Third Age Trust subscription and the Beacon Licence), the Equipment Budget (£1,200) and 10% of the annual income of all Groups combined. The Trustees are satisfied that this provides adequate protection against any downturn in membership, unforeseen events or the need to assist Interest Groups in case of need. This Policy was complied with as at the end of the financial year.
- 11.2 The Social Fund reserve currently held is considered to provide adequate capacity for making up-front payments for Visits or Talks ahead of receiving payment from attendees.
- 11.3 The reserves held by the Interest Groups vary in size but, as far as can be ascertained, appear adequate to enable each Group to continue operating. In particular, the reserves held by the traditionally larger Groups have been assessed in some depth by the U3A Treasurer and appear to be sufficient relative to the operating models used.

#### 12) **Significant Events**

There were no significant events to report during the past financial year.

Financial Statement prepared by  
Steve Hughes  
Treasurer, Thornbury U3A  
Date: 2nd December 2024

**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2024** **Charity No. 1080095**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2024.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

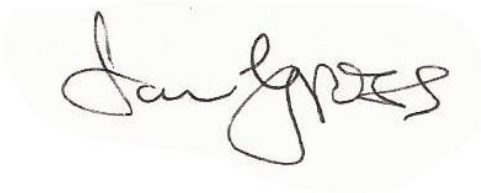
I report in respect of my examination of the Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Gross  
64 Hopkins Close, Thornbury, Bristol BS35 2PX  
10 February 2025

**THORNBURY U3A**

England & Wales - Charity number 1080095

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# Accounts

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# **Trustees' Annual Report for Thornbury u3a**

## **Sept 2022 to Sept 2023**

### **The Objectives and Activities**

Thornbury u3a (Tu3a) is a registered charity (number 1080095) constituted in 1999. The Charity does not have a permanent address but for Charity Commission purposes, the address provided is that of the Treasurer in post. Currently this is 58, Hopkins Close, Thornbury, Bristol, BS35 2PX.

Its purpose is the advancement of education and in particular the education of older people and those retired from full-time work, by means including associated activities conducive to learning and personal development in Thornbury and its surrounding locality.

Thornbury u3a is operated as a collection of interest groups (people drawn from a common membership to follow a particular interest). The interest groups are the primary means of satisfying the object of the organisation. These groups have a large degree of operational independence, with the central committee (the Charity Trustees) responsible for:-

- Ensuring the Groups have regard to the Charity Commission guidance on public benefit when planning their activities.
- Providing recruitment and administration of the overall membership
- Providing the establishment and support to the interest groups
- Providing an internal communications hub
- Providing events with a cross-group interest
- Providing governance of the organisation

### **Achievements & Performance 2022 - 2023**

#### *Open Meeting, Talks & other Activities*

Following a period with various lockdown restrictions, general open meetings have been slow to restart. However, there are several possible Open Talk topics that have been suggested, and these are being actively pursued. An Open Visit to the Motor Museum at Beaulieu took place and was well attended and enjoyed by all who did so. A new development is our Coffee Morning/Socials. The first was held in October and its success exceeded all expectations. Further meetings are planned for the coming year, shortly after the publication of each of our Newsletters.

Groups, by their very nature, come and go, but it must be said that most are in a very healthy state. Recently, a Badminton group has been established and we hope that this and other new groups will broaden the opportunities available to members. Sadly, it appears that our Concerts Visits group will become unviable in the coming year due to poor uptake and the subsequent depletion of reserves. A mechanism is now in place to offer spare places on group trips more widely, thereby helping to make them viable.

Our Family History and Photography Groups participated in a public event organised by local charity 'Jigsaw' in Thornbury. There were demonstrations of how to undertake Family History research and examples of members' photographs were also displayed. Both contributions operated within Thornbury Library.

#### *Recruitment and administration of the overall membership*

As ever, membership numbers have fluctuated during 2022-3. Two very successful 'New Members' meetings were held in April and October 2022. We welcomed recently joined members, but also recruited several new ones. At the time of this report, our membership stood at around 1550 and remains healthy.

### *Support to the interest Groups*

There are currently 75 interest groups within our organisation. The Trustees are prepared to support start-up costs of groups needing equipment. Any such items remain the property of the trust. Unfortunately, several Group Leaders have stood down through health and age-related issues during this year resulting in the loss of several Groups. A Leaders' Lunch was held in Sept to recognise the hard work undertaken by our volunteer Group Leaders and enable them to mix and exchange ideas on how to improve their groups. A short presentation was given by the Chairman on the state of the overall organisation. It encouraged the membership to come forward to run and support the Groups and also take on the responsibilities of the Committee, by joining us there.

### *Financial Review*

The Financial Review is given in an associate document attached to this Report.

### *Trustees*

The Charity is an Unincorporated Association with the Trustees being elected by the membership from the current membership. Elections are held by ballot at the annual AGM in accordance with our Constitution. The Trustees, during the report period, were: -

Roger Steer (Chair),  
Paige Warr (Vice Chair),  
Pat Wells (Secretary),  
Steve Hughes (Treasurer),  
Steve Wells (Beacon Administration),  
Jackie Gitsham (Membership Secretary),  
Don Grundell (Webmaster),  
Louise Ingsley (Groups Co-ordinator),  
Trevor Daniels.

Overall, the Trustees believe that Thornbury u3a can continue to be a successful and thriving organisation with strong finances and a friendly, helpful, and supportive atmosphere.

Signed on behalf of the Trustees

Roger Steer, Chair, Thornbury u3a January 2024

**Thornbury U3A**  
**Registered Charity no 1080095**  
**Financial Statement**

**Receipts and Payments Account for the Year ended 30 September 2023**

	Notes	2023	2022
General Fund Income	4	11,182.12	14,051.29
Social Fund Income	5	1,395.00	1,632.00
Interest Group Income	6	110,000.83	88,136.37
<b>Total Income</b>		<b>122,577.95</b>	<b>103,819.66</b>
General Fund Expenditure	4	10,131.30	9,723.40
Social Fund Expenditure	5	1,426.00	1,580.00
Interest Group Expenditure	6	108,568.54	87,282.79
<b>Total Expenditure</b>		<b>120,125.84</b>	<b>98,586.19</b>
<b>Surplus/Shortfall for year</b>		<b>2,452.11</b>	<b>5,233.47</b>
Balances brought forward from 01/10/2022 (2021)		60,663.77	55,444.29
Prior Year adjustment	8	26.00	-13.99
<b>Balances as at 30 September 2023 (2022)</b>		<b>63,141.88</b>	<b>60,663.77</b>

**Balance Sheet as at 30 September 2023**

	Notes	2023	2022
<b>Current Assets</b>			
Cash and bank balances		67,029.38	59,892.67
Debtors	6.4	172.50	4,456.10
Prepayments		0.00	580.00
<b>Total Assets</b>		<b>67,201.88</b>	<b>64,928.77</b>
<b>Current Liabilities</b>			
Creditors	6.5	4,060.00	4,265.00
<b>Total Liabilities</b>		<b>4,060.00</b>	<b>4,265.00</b>
<b>Net Assets</b>		<b>63,141.88</b>	<b>60,663.77</b>
<b>Reserves (All Unrestricted Funds)</b>			
Designated Funds		38,517.91	37,290.62
General Funds		24,623.97	23,373.15
<b>Total Reserves</b>		<b>63,141.88</b>	<b>60,663.77</b>

## Notes to the Financial Statement

- 1) Thornbury U3A is a Charity and not for profit entity. It is an organisation where retired or semi-retired people can meet like minded people to share educational, creative and leisure activities to expand their knowledge, share interests and acquire new skills. It is a member of the Third Age Trust to which a subscription of £4.00 per member was paid during the financial year.
- 2) This Financial Statement has been drawn up on a Receipts and Payments basis, although one Group has drawn up Accounts on the Accruals basis and the assets and liabilities are shown in section 6.
- 3) The Financial Statement has been drawn up on a Going Concern basis as the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

### 4) General Fund

4.1 This collects membership subscriptions (£6 per member in 2023, £7 in 2022) and pays central administrative costs.

### 4.2 Receipts and Payments Statement and Balance Sheet

<b>Income</b>	<b>Notes</b>	<b>2023</b>	<b>2022</b>
Subscriptions		9,119.00	10,857.00
Gift Aid Claim		1,957.33	1,978.01
Bank Interest		79.79	1.40
Sundry Income	4.5	266.00	1,214.88
<b>Total Income</b>		<b>11,422.12</b>	<b>14,051.29</b>
<b>Expenditure</b>			
Third Age Trust		5,896.00	6,080.00
Beacon Licence		1,467.00	1,524.00
Third Age Matters Magazine		210.69	207.51
Equipment		227.09	41.98
Postage & Printing		557.31	765.69
Paypal charges		229.83	243.24
Meetings		1,388.52	118.99
Licences and Web Site		107.39	332.76
Financial Support for Groups		40.00	348.86
Sundries		47.47	60.37
<b>Total Expenditure</b>		<b>10,171.30</b>	<b>9,723.40</b>
<b>Surplus/Shortfall for year</b>		<b>1,250.82</b>	<b>4,327.89</b>
Balance brought forward from 01/10/2022 (2021)		23,373.15	19,045.26
<b>Balance as at 30 September 2023 (2022)</b>		<b>24,623.97</b>	<b>23,373.15</b>

<b>Current Assets</b>	<b>2023</b>	<b>2022</b>
Treasurers Bank Account	11,198.68	9,840.82
Instant Access Reserve Account	13,388.38	13,308.59
Paypal Account	36.91	223.74
<b>Total Assets</b>	<b>24,623.97</b>	<b>23,373.15</b>
<b>Total Liabilities</b>	<b>0.00</b>	<b>0.00</b>
<b>Net Assets</b>	<b>24,623.97</b>	<b>23,373.15</b>
<b>Reserves (Unrestricted Funds)</b>		
General Funds	24,623.97	23,373.15

4.3 The funds held are Unrestricted.

4.4 Various items of equipment are owned. A register of these is maintained, but all are depreciated in full during the year of purchase and no value is included in the Financial Statement.

4.5 Breakdown of Sundry Income

	<b>2023</b>	<b>2022</b>
Hire of Equipment	20.00	0.00
Donations	6.00	0.00
Funds from closure of Groups	240.00	617.46
Riviera Travel Commission	0.00	597.42
<b>Total</b>	<b>266.00</b>	<b>1,214.88</b>

#### 5) Social Fund

5.1 This covers Open Visits and Talks which may be attended by all members. The U3A Committee co-ordinates these events and handles the financial aspects.

5.2 Financial breakdown of the only event to take place and Balance Sheet

Date	Event	Income	Costs	Surplus/Shortfall
29/06/23	Visit - Beaulieu	1,395.00	1,426.00	-31.00
	Reserves brought forward from 01/10/2022			2,674.42
	<b>Reserves as at 30 September 2023</b>			<b>2,643.42</b>

<b>Current Assets</b>	<b>2023</b>	<b>2022</b>
Bank Account	2,643.42	2,674.42
<b>Total Assets</b>	<b>2,643.42</b>	<b>2,674.42</b>
Total Liabilities	0.00	0.00
<b>Net Assets</b>	<b>2,643.42</b>	<b>2,674.42</b>
<b>Reserves (Unrestricted Funds)</b>		
Designated Funds	<b>2,643.42</b>	<b>2,674.42</b>

5.3 The funds held are Unrestricted but Designated for these specific activities.

#### 6) Interest Groups

6.1 All individual Interest Groups handle their own financial matters, subject to overview of the salient figures by the U3A Trustees on an annual basis or more frequently if appropriate. The 5 largest Groups by income are shown individually in section 6.2 and a further 59 Groups have been amalgamated. There are a further 13 Groups which are active but (due to the nature of their activities) have no income or expenditure to report in line with Third Age Trust guidelines.

6.2 Breakdown of Interest Groups' Income, Expenditure, Assets, Liabilities and Reserves

	<b>2023</b>			<b>30/09/2023</b>		
	<b>Income</b>	<b>Expenditure</b>	<b>Surplus</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Reserves</b>
Theatre Group	35,324.46	35,378.87	-54.41	17,879.15	4,060.00	13,819.15
Garden Visits Group	12,218.41	11,713.30	505.11	1,807.39	0.00	1,807.39
Concerts	5,408.70	6,003.94	-595.24	801.11	0.00	801.11
Wine Group 2	4,723.50	4,382.10	341.40	662.83	0.00	662.83
Gentle Exercise	3,973.50	3,636.30	337.20	697.54	0.00	697.54
59 Other Groups	48,392.26	47,694.03	698.23	18,086.47	0.00	18,086.47
<b>Total</b>	<b>110,040.83</b>	<b>108,808.54</b>	<b>1,232.29</b>	<b>39,934.49</b>	<b>4,060.00</b>	<b>35,874.49</b>

- 6.3 The funds held are Unrestricted but Designated for the use of the individual Groups that hold them in the first instance. Notwithstanding this, all monies are the property of the U3A as a whole and can be utilised at the discretion of the Trustees in case of need.
- 6.4 The assets shown predominantly comprise cash and balances held in bank accounts, although the total includes debtors of £172.50 representing funds owed by members of Theatre Group for tickets purchased. These funds were received by the end of October 2023.
- 6.5 The liabilities shown are funds due for coaches booked by Theatre Group for trips after the end of the financial year, and these will be settled upon receipt of the invoices (generally shortly before or after the events).

#### 7) Consolidated Figures

The consolidated figures for the overall U3A on the first page omit the following items on the basis that these are 'internal' transfers between constituent parts of the U3A and not, therefore, genuine income/expenditure to the U3A as a whole:

- £240 from Groups to the General Fund following the closure of a number of these (note 4.5 refers)
- £40 from General Fund to Groups by way of financial assistance to one Group

#### 8) Prior Year Adjustment

The prior year adjustment covers brought forward balances held by 3 Interest Groups which were amended after reporting at the end of the last financial year.

#### 9) VAT Registration

The total income of Thornbury U3A exceeds the normal VAT Registration threshold of £85,000 pa. However, under the Tour Operator Margin Scheme, all-inclusive day/evening trips and holidays undertaken are assessed on the profit margin made rather than income. A large element of the U3A income falls within this category and the profit margins made are extremely modest. Additionally, members' annual subscriptions to the U3A are not eligible for VAT and after allowing for these factors, the relevant adjusted income total falls well below the threshold for registration.

#### 10) Reserves

- 10.1 The General Fund Reserve Policy is to hold the total of approximately one year's General Fund expenditure (less the subscription to Third Age Trust and the cost of the Beacon Licence), the Equipment Budget (£1,200) and 10% of the annual income of all Groups combined. The Trustees are satisfied that this provides adequate protection against any downturn in membership, unforeseen events or the need to assist Interest Groups if needed. As at the end of the financial year, the reserves held were sufficient to meet this policy.
- 10.2 The Social Fund reserve is considered to provide adequate capacity for making up-front payments for visits or talks ahead of receiving payment from attendees.
- 10.3 The reserves held by the Interest Groups vary in size but, as far as can be ascertained, appear adequate to enable each Groups to continue operating. In particular, the reserves held by the traditionally larger Groups have been assessed in some depth by the U3A Treasurer and appear to be sufficient relative to the operating models used. One Group has reported negative resources as at the financial year end but this was adjusted by payments from members by early November.

#### 11) Significant Events

There were no significant events to report during the past financial year.

Financial Statement prepared by  
Steve Hughes  
Treasurer, Thornbury U3A  
19th December 2023

**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2023**

**Charity No. 1080095**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2023.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, 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 Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent Examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with those records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Gross

64 Hopkins Close, Thornbury, Bristol BS35 2PX  
5th February 2024

**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2023** **Charity No. 1080095**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2023.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, 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 Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Gross  
64 Hopkins Close, Thornbury, Bristol BS35 2PX  
5 February 2024

**THORNBURY U3A**

England & Wales - Charity number 1080095

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# Accounts

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# **Trustees' Annual Report for Thornbury u3a**

## **Sept 2021 to Sept 2022**

### **The Objectives and Activities**

Thornbury u3a (Tu3a) is a registered charity (number 1080095) constituted in 1999. The Charity does not have a permanent address but for Charity Commission purposes, the address provided is that of the Treasurer in situ. Currently this is 58, Hopkins Close, Thornbury, Bristol, BS35 2PX.

Its purpose is the advancement of education and in particular the education of older people and those retired from full-time work, by means including associated activities conducive to learning and personal development in Thornbury and its surrounding locality.

Thornbury u3a is operated as a collection of interest groups (people drawn from a common membership to follow a particular interest). The interest groups are the primary means of satisfying the object of the organisation. These groups have a large degree of operational independence, with the central committee (the Charity Trustees) responsible for :-

- Ensuring the Groups have regard to the Charity Commission guidance on public benefit when planning their activities.
- Providing recruitment and administration of the overall membership
- Providing the establishment and support to the interest groups
- Providing an internal communications hub
- Providing events with a cross-group interest
- Providing governance of the organisation

### **Achievements & Performance 2021 - 2022**

#### *Open Meeting, Talks & other Activities*

Many Open Talks and Visits in 2022 had to be cancelled due to further waves of the Omicron variant of the Corona Virus that had caused the lockdowns during 2020/21. However, an Open Talk by Sir Steve Webb, the former Minister of State for Pensions, was held on Zoom in February 2022 and one very successful Open Visit was held later in the year to the Steam Railway in Somerset.

Our Family History Group participated in an event organised by the Charity "Jigsaw" for the public in Thornbury. This was a demonstration of how to undertake Family History research and was held in the local Thornbury Library.

#### *Recruitment and administration of the overall membership*

Membership numbers have fluctuated during 2022. Two very successful "New Members" meeting were held in March and October 2022. Both resulting in between 20 and 30 new members joining our organisation and our membership now stand at 1600; still some 250 below the peak in 2019.

#### *Support to the interest Groups*

There are currently 79 interest groups within our organisation. The new Groups, "Spanish" and "You On Your Own", that started at the end of last year, are very well attended. The Trustees have supported several Groups that have been hit by the effects of the pandemic which still impact the older generation. In some cases, this includes financial aid to ensure these groups can keep running even when numbers drop below an economic level. Unfortunately, several Group Leaders have stood down through health and age-related issues during this year resulting in the loss of several Groups. A Leaders Lunch was held in Sept to recognise the hard work undertaken by our volunteer Group Leaders and enable them to mix and exchange ideas on how to improve their organisations. A short presentation was given by the Chairman on the state of the overall

organisation. It focussed on the general reluctance on the part of the membership to come forward to run and support the Groups and also take on the responsibilities of the Committee.

#### *Financial Review*

The Financial Review is given in an associate document attached to this Report.

#### *Trustees*

The Charity is an Unincorporated Association with the Trustees being elected by the membership from the current membership. Elections are held by ballot at the annual AGM in accordance with our Constitution. The current Trustees are:-

Norman Taylor (Chairman),  
Vacant (Vice Chair),  
Pat Wells (Secretary),  
Steve Hughes (Treasurer),  
Jackie Gitsham (Membership Secretary),  
Steve Wells (Beacon Administration),  
Mike Farquhar (Equipment),  
Don Grundell (Webmaster),  
Louise Ingsley (Group Co-ordinator),  
Sue James,  
Trevor Daniels.

Overall, the Trustees believe Thornbury u3a can continue to be a successful and thriving organisation with strong finances and a friendly, helpful and supportive atmosphere.

Signed on behalf of the Trustees

Norman Taylor, Chairman, Thornbury u3a January 2023

	2021/22								
	Prior Year Adjustme	Income	Expenditure	Balance	Year end	Bank Account			
Ancient Civilisations & Culture		0.00	0.00	34.95	to 30/09	0 email 05/10			
Archaeology		193.00	215.70	-2.70	to 30/09	0 email 18/10		Rent paid to 12/22 will adj at next mtg	
Architecture		325.10	467.44	478.35	to 30/09	Lloyds email 05/10			
Art Appreciation		0.00	361.71	0.00	to 30/09	Lloyds closed 01/22			
Art Monday Group		1,461.50	1,745.00	322.85	to 31/08	Lloyds form			
Art Thursday Group		2,034.80	1,115.20	1,336.86	to 30/09	TSB email 13/10			
Aspects of 19th Century		0.00	108.75	0.00	to 30/09	0 closed 10/21			
Astronomy & Space		208.50	140.74	134.97	to 30/09	0 email 05/09			
Bird Watching		0.00	0.00	0.00	N/A	0 email 03/10			
Book Group 1		0.00	50.00	53.00	to 30/09	0 form			
Book Group 2	12.20	125.00	120.00	28.45	to 30/09	0 email 03/10		Incorrect Reserves advised last year	
Bridge Group 1	-168.09	1,781.00	1,005.00	894.50	to 30/09	0 email 18/10	x	Part split of Reserves/undeclared exp	
Bridge Group 2 (inc Grp 1)	117.50	1,153.00	1,029.00	241.50	to 30/09	0 email 18/10	x	Opening Reserves from Group 1	
Bridge Group 3		947.00	770.00	292.00	to 30/09	0 email 03/10			
Bridge Group 4		1,138.10	961.36	176.74	to 31/08	0 email 11/09			
Canasta		0.00	0.00	0.00	N/A	0 phone 20/10			
Card Making		300.00	300.00	0.00	to 30/09	0 phone 06/10			
Church Visits 1		4,011.25	3,893.77	339.94	to 30/09	NatWest email 19/10	x		
Church Visits 2		2,504.45	2,433.50	462.38	to 30/09	Lloyds email 10/10			
Cinema		1,056.00	1,133.80	595.83	to 30/09	Lloyds email 06/11			
Classical Studies		0.00	0.00	184.23	to 30/09	0 email 07/10			
Computer Club		6.00	22.50	46.32	to 30/09	0 email 10/10			
Concerts		887.10	949.60	1,396.35	to 31/05	Lloyds email 29/06	x		
Country Dancing	-220.00	0.00	147.00	0.00	to 30/09	0 closed 02/22		To Scottish Dancing pre closure	
Creative Writing		0.00	0.00	0.00	N/A	0 email 03/10			
Cribbage		0.00	0.00	10.50	to 31/08	0 email 07/10			
Cycling		0.00	0.00	0.00	N/A	0 email 06/10			
Discussions		268.00	255.00	-23.44	to 30/09	0 email 29/10		Subs increased to eradicate deficit	
DIY		0.00	0.00	0.00	N/A	0 email 30/09			
English for Ukranians		0.00	0.00	0.00	N/A	0 email 03/10			
Family History		179.20	215.99	192.03	to 30/09	0 email 17/10			
French Intermediate		0.00	0.00	0.00	N/A	0 phone 20/10			
French Slightly Advanced		0.00	0.00	0.00	N/A	0 phone 20/10			
French Book Group		0.00	0.00	0.00	N/A	0 email 03/10			
French WD40 Group		143.91	143.88	-29.03	to 30/09	0 email 18/09		Plan in place to adjust during year	
Garden Visits		4,147.50	4,334.92	1,302.28	to 30/09	Lloyds email 29/10	x		
Gentle Exercise		1,764.50	1,989.00	360.34	to 31/08	Lloyds email 17/09			
Geology	17.00	208.77	170.00	148.98	to 30/09	0 email 06/10		Incorrect Reserves advised last year	
German Language		0.00	0.00	0.00	N/A	0 email 20/10			
History		482.00	358.01	204.79	to 30/09	0 email 09/10			

Indoor Bowls		1,602.00	1,678.28	64.22	to 30/09	0	email 07/10	x		
Investment Club 1		155.91	155.91	0.00	to 05/04	Barclays	email 09/10			
Investment Club 2		148.00	313.99	52.43	to 30/09	HSBC	email 10/10			
Italian		0.00	0.00	0.00	N/A	0	email 04/10			
Jazz Appreciation		309.60	334.99	-13.48	to 30/09	0	email 03/10		Deficit adj by financial assistance £40	
Latin		0.00	0.00	0.00	N/A	0	email 20/10			
Lunch Club 1		0.00	0.00	0.00	N/A	0	phone 14/10			
Lunch Club 2		0.00	0.00	0.00	N/A	0	email 03/10			
Lunch Club 3		0.00	0.00	0.00	N/A	0	phone 14/10			
Mah Jong		0.00	0.00	0.00	N/A	0	email 26/11		Now Monday Mah Jong	
Mahjong Western Game		620.50	622.21	171.76	to 30/09	0	email 12/10			
Mixed Crafts		173.00	233.36	109.61	to 30/09	0	email 04/10			
Music		1,903.00	2,101.23	695.84	to 31/07	Lloyds	email 25/10	x		
Opera Appreciation		813.00	697.00	420.00	to 30/09	Halifax	form			
Our Living Language		172.90	201.05	55.58	to 30/09	0	email 11/10			
Photographic		300.00	195.03	495.00	to 30/09	0	email 26/10			
Play Reading		150.50	204.00	35.70	to 30/09	0	email 07/11			
Poetry Appreciation		108.90	94.00	37.63	to 30/09	0	form			
Practical Gardening Forum		30.00	30.90	43.90	to 30/09	0	email 30/10			
Railway & Transport		385.20	328.00	439.16	to 30/09	Lloyds	email 27/10	x		
Recorders 1		0.00	0.00	0.00	N/A	0	email 03/10			
Recorders 2		0.00	0.00	0.00	N/A	0	email 03/10			
Sailing		0.00	0.00	0.00	N/A	0	email 03/10			
Science & Technology		94.97	105.13	-10.16	to 30/09	0	email 29/10		Expect clearance of deficit next year	
Scottish Country Dance	220.00	482.00	510.35	192.15	to 30/09	0	email 30/09		From Line Dancing	
Scrabble 1		46.00	94.50	-24.20	to 30/09	0	email 05/09		Deficit adj by financial assistance £25	
Scrabble 2		13.00	72.00	24.00	to 31/07	0	email 30/05			
Shakespeare Studies	-6.70	46.50	50.00	6.00	to 30/09	0	email 26/10		Incorrect Reserves advised last year	
Spanish		0.00	0.00	0.00	N/A	0	email 03/10			
Table Tennis 1		1,256.50	1,423.74	365.26	to 30/09	Nat West	email 05/10			
Table Tennis 2		702.00	660.05	44.75	to 30/09	0	email 04/10			
Table Tennis 3		763.00	753.00	166.00	to 30/09	0	email 09/10			
Table Tennis 4		899.30	793.60	238.45	to 30/09	0	email 01/10			
Table Tennis 5		589.07	803.51	366.97	to 30/09	0	email 17/10	x		
Tai Chi		0.00	0.00	138.57	to 31/08	Lloyds	email 04/10			
Theatre		36,487.74	36,220.22	13,873.56	to 30/09	Lloyds	Full Accounts			
US Civil War		0.00	0.00	0.00	N/A	0	closed 2022			
Travel & Tourism	0.10	1,648.95	989.45	5,976.35	to 30/09	Lloyds	email 14/10	x	Incorrect Reserves advised last year	
Walking Slow Rambles		6.00	4.55	9.09	to 30/09	0	email 04/10			
Walking		1,091.00	960.30	211.94	to 30/09	Lloyds	email 03/10			
Whist		690.69	796.63	79.07	to 30/09	0	email 20/10			
Wine Group 1		1,812.00	2,005.23	286.09	to 30/09	Nationwide	email 07/11			

Wine Group 2		4,052.43	4,356.65	321.43	to 30/09	Lloyds email 11/10	x		
Wine Group 3		1,626.00	1,493.87	330.90	to 30/09	Lloyds email 12/11			
Wine Group 4		3,068.03	3,026.69	179.16	to 30/09	Nat West email 07/10	x		
You on your own (YOYO)	14.00	563.00	536.50	50.50	to 30/09	0 email 01/11		Incorrect expenditure	inc last year
<b>Totals</b>	<b>-13.99</b>	<b>88,136.37</b>	<b>87,282.79</b>	<b>34,616.20</b>		<b>Outstanding</b>	<b>0 out of 86</b>	<b>Nil Returns</b>	<b>21</b>
General Fund		14,051.29	9,723.40	23,373.15		<b>Visits due</b>	<b>0</b>	x = sampled by IG	
Social Fund		1,632.00	1,580.00	2,674.42		<b>Queries</b>	<b>0</b>		
<b>Overall Total</b>	<b>-13.99</b>	<b>103,819.66</b>	<b>98,586.19</b>	<b>60,663.77</b>		Meetings	28,238.01		
						Trips & Visits	50,742.99	Total income	
						Physical	9,155.37	<b>88,136.37</b>	
	Less Highlighted	36,369.42	35,450.54	18,599.83		<b>Total</b>	<b>86</b>		
			Groups	<b>34,616.20</b>					
			Total	<b>60,663.77</b>					

**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2022**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2022.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

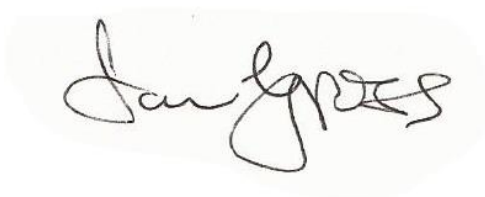
I report in respect of my examination of the Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'Ian Gross', is centered on a light-colored rectangular background.

Ian Gross  
64 Hopkins Close, Thornbury, Bristol BS35 2PX  
6 February 2023

**THORNBURY U3A**

England & Wales - Charity number 1080095

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# Accounts

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250/StemV 52/FontBBox[ -503 -250 1240 750] /FontFile2 66 0 R>>  
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[ 11 0 R]  
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Bold/Subtype/CIDFontType2/Type/Font/CIDToGIDMap/Identity/DW 1000/CIDSystemInfo  
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118/Widths 74 0 R>>
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endobj
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[ 22 0 R]
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250/StemV 52/FontBBox[ -503 -250 1240 750] /FontFile2 66 0 R>>
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stream
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##5#B##$##J##J#`x##h# 4R#P##%# #n#P ##T#H#|#!##B##(%# #DG##
5J#h#03ç#y##(##z##_#F#Q#/###B##03F##V#
```

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"d#@At      r'#@X<#.#.#\#}3D##(#2;`Qc9

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#00k^\_0{0< 000[0z'[0\M#07090000vQ-  
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endobj  
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endobj  
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stream  
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0Nz000#0B0-0Zy01W08A\_0v0f0#fs00L60f8000#t'/d0W000R?Γ0H0e#i050^j0Z0@|  
g[]000yk<000Y#a0)0#C#00#0Z^0K#020#fe#0f000un0w00:40 `Af0[]00.\*0[]0"0009-j#0[]  
4`N0İEiPX#0#00]0x]0>0,00)0!%00#G:!0#%#R08

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000 000\_0  
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0|## 00\`#p  
0###

#0#90` `#0



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00/90\$#m1n[00#j0Z`4%yQ0F=000Q0' s0W0B000\\*002#000#06#  
0]0=W#0#q00v00#0c0j0#V000V360qP\*0|v0#0Ro"0000#>9 0##0#00##0#0#xx00=0300  
##00#5v0000000W0i0@}00I0n0{@0^0@.0½00R#00  
#0#00s000X0u#076P0##0000BÛ000U0#0&00#003 3+0#<#00!00Bq;Z\*0#00  
@)E0Z00#qn##(u\7J0c#0E030W##y0V010C0E#0#0|k  
p0#100803[x#D300>])00900#d00}F00##000.#0W00#|0<iS0#0000U00#0H00c00 0y00 ]  
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0000,xS00AD0#^#]#-#;|`s000r00#/0;P?000q0j0I#0g0g2\0i0#2000+0f  
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oR#`n#LFu#pUxdm`9#FQ|  
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%0k0j) %5U`00D\*0#0\*09#  
0<0#XB000q]00000UK7'.ζ&0#H0-0'`0|[0o0}'0#00|k0{/00@0000#0#FW00[##0"P0I0M0|0  
060wo# 700##0p0p@#0#000#\$#0K0'0?00h0Y,#kī?0z0000z?  
000T0^s000K00C0w0qt0>000#0500#0#[000#0:#00#0  
0(d#0#a.0#0d [q#00#i#V ]p00p00P0#00##0#0μ0s(0I0B)0H##0p#0"0  
%s0H#0T0000ud\*0@0#'0\$>RMv0-  
00\Cn'#r#00000#'m0#0000&0"#0[0&019,0H0800)f0□#3IT\LN000Sb00V0Z0#=#Fq00I0  
%m#00k0C0u0RP0S0#0I{00Hw00KG0#0-0y0mqPzG|[zW0D:  
+00000L00R00R0R0H\*0000000#009#300000#0080{#0=#00#0и0}`6

0,0l&00#f+0Y 00#f0#0V`0#0##0/#0000#0`%00300#00{#0}Bn#00l"00#0.#f^0j`V##f  
□Y'00#0##0[000#`0 0;\_#009`v#00#0[zG#0w%+00  
00#0%00#0\*00V`0#f~`09#30`#f000#`0#0Y#00#0m#f000F`v;00#0}#0=  
0~#0^#f0#.0k!)B0d#000l-00#`0Y#00#fG00  
l0000{0l#00#0~#0~00D000d0800#s0A0J`V#-#0f`##f00#`0#`0000#007`0<0{#00#00#fCRP"0#0  
0^i0t00@:  
\  
00#C0H0#0V`0#0##fw#000 `v#0=#0^#f00000D#fS0Y&0[#0J0Y=000i!  
`0#0n#f}0□0#f0#0#00Y`6,\#0\d#00j0#00#0V`0#00#00#f0#f'0Y?0{#00  
00#f0G0#080-#fW#0j`v50k#f000#00#00#0##f0#0S00E`0#00#0K0\$3"d0t0t)#0  
0##00,#0l#f00l70;

5

##f#`F#iH05#( \_#1Ky3#K#`#f[06`v##6:]I^ -d#[  
j#n=n`v#f#y`6#f#t1d.U#-##]##,##f#N#(0{##'0  
%#J, #'E###&#v#,##@!>##f##w4Z]f#fX^@#fm#0;#2#  
##l`##N`v#}##f/#7GB1#rY%##fG]##

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100\*2#0L#600n`v300#f0#f000K00w00#d0400.##%#0I000R0#30#00#f00ت00000E`00

M#"m0#0k5004#RP3Wف0z00#00QM00f00#00#000 0{00V0>0N0>0Z0060cm>00Rz□a00+ - -

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00#0V00#A0:0#50000(33-0`#

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k000az0v#000#06@0#0q#]0E1}0g(#00h`000l#00H0000m0#800t0i000  
%pLLYA00D0t0Ho\_000w#0:#ь#0.00H0K000j00s]#j:=W0`0ID0#0\`0.#000#0#A0000##00h0N+0##  
0Q0#{"=0zT00@00#

0k'D\$Q RAADG0N00)D#.0N#0D 00#F000>"0n0\$0#f0UP:0A0HD0000070om0000C00s0bf3:}

!e@#

#e00V]0;0x`aâQ00+`>#00#0##060aVD#  
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"0]0T00Y0f0#0>00k:0kl0#K6:00{0Nh##0m0lS0]\$040t3j0#0#0#c

0(0h08##0p0<#00q000800q00}v0#003\*)g000Y##50j000#0:#M:00#040#oeY0Jg#:0c3j00u0ij#0x  
00ë#g#H □ H00e]0V#L0(0#TZ 0Q0#0D#E0.0e>600@##!<00#0000000n#0]00a2#0#01.t  
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##0040#\t0E0D00(00#0.000a00@000w0}0C00□000W0#DQ001cX0#000H0l#0Q/#00U01#YZ3l(#;p  
00P0

00L0V000



e00#00( 000y000G;#0&#1#000S00Hjt00B0#[]F0 #000^G008?  
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00'"z#0[N#0Y000#Qx0Jus000GiY0]EwX00#000#ق000z00Z00001v000D0#007  
zsQAQ00#J0p0jJ0F"00hR+6l00"jh00 00#00#0#QC0`"000t]ioo0F+0QZ0K\$00#Z%b00  
-0#00#[]0^l05#0wT000P0N%000f=%00!e#yM#;0[]0[]gf0003#00Aj##.0m001  
00000000#00A0900#0#MFD0'0^02+0zb20000|00d\e000W1#0u0l  
جY#^0[]>00'00#000y0>e/070v00.#0i0L0000s&31Y0  
0#0ξ[0[0b0d0j0)Mv00&#10W)000#0(LSj#00H000.08,04  
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V#00CS100]#00:`0#3#\_)#fB0 00#U#jj#00g0Z00LD0Z >G)000, 6b0  
E"0R@K##00#0#0Y10#0G0"0T0 0~0#0##000#0H+0

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Cp00,v03##v00#P0t13;0a00@d0#006°G0'P0+20000`#1300tq#0Lj0\_ZAZ#####0Zo00

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)E#b#]#0`

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00Y Xu000f 0ŶŠ"0#02M0F#0{q0@0#,#b10###8un000□0ň0#B 0 D#0##3#00y0#00φ0d0?r^`1|  
00q0000|#0>##(□R07D#0##6#090( j#####0Q000u4@0###000#K0`0`00000x0x0.?)000#0[0-  
L0`0l00#0i0#00h□0d0b&#0

a#JQ@cXqM(`#p@w2 oF#;2Rt##`1#0#evrD##lJ  
wTb#wRwR@yytt@eglH, a#qD##, q2R%"\$" :EHg;ze?q##



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000V##1000a0A0,t~/ "n`Wt#v0#-000\*#0&##0##i0a00f##[0#000Hg#N09{0000#0b0h!0px#'0  
0#0ä|0X0)0 00000t f#le##g#U#0#0#u00p#0#0000c0#9#0>#0#s  
0002@0#|0yt07#u#]r,0lzCz0e0000\_VQ0&0#00JD0Bf400E0#  
#Cz,i`00k#0ö0k00000t00h0Vw600#]00fC0000r0y-#k8M/00X00#0c00/0E00%Z\$00|^a#pU| -  
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218000KW0`0RVX00200T0HUhbz\$

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00:-N0\*M00050K:00#J#|d%z00kZ700A0k0#u0#)08U+0#:0##0[]\$00Z0z[V0H0=0##p"0\*001?  
0D'00\*J00 [] 04#0v?0B0?m0t0#\_ ^0o:0o0000+000 uI#0I"#0 000@Gd#i00  
20#l080#[;SS000&00#l0h00t0#j000~\_n0-0#0'0k[]V0φ;[]AGL#&003m304!  
=> 0iu/0;Z#ru006}05w00  
0000K0.[]n^B[]000D300L00#4#U0500[]lsw000#00"WT[,#0V0(Y0(o000-/\_/\_0;060[010E00#  
m]0D00V00H00q00E00-0K0000~00r00;00~00000#000o0<b0>|0000 ~[]0#];0?00x0[]x []#  
|x0#700{0>0000[]0000-40,|0#0k]0000#/0#0#Y#0z00yw0l00W0e0ȳk#0n0[]0000]000i []  
=W0]000#09sI0/#n0}0W00040,#S0[]j00}##00000[000n0:E>0\$000=>YXx00C0#Y~000Û#}0/

00Wn000/]0#%00T00d00C0M0]000m00'00#0=6\00#0# 0  
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#  
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0G000#00  
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0000000w]0wx0700#;0]0z0000/#0^7.0060\_0=00n0]K0n00l000;#000f0#0  
00n0#=00D0=0w##-0!z\_0#eJ0##00 00000#00#0o0]00000c00y000000v000|  
0{0s0##00@;0062#0##j0 0R/f#w00#0#Y00#0>.0000000#0 0~03JG000 0@h0X0|00000!  
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,0E>]m0t#0s000~0v00000'L00A0y002070;"0/0&|d<X000s0000#0000'0.#0\|  
0#0S{70u}4000e000)0`:0L0`w##0s00#0 0dQ0o000`U60u#00#000#\0-  
A0#0Q#0En#0#00cgV'##G\*0 \0

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^,00s70\*B>0000#00-00j00|e0J7?a0&0F00#&00+#E0w00;0  
Gf0#00ix0v00#B0#0000vU##F0s00030KC#005Z000#0-0\*000#lj00L  
0s00&+#0000T}000+0;#f#0t:0Laf#00000\00=>00.4(000

Uwkvz\D\%qZsS#J#mHQ})J#UDK#<M]o

000)0g00#00#%0:#49g X0m000D0!TmxY000'01#00  
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#0000#6000m0W0}00000pr0  
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#a.46s\##a#dl#DV- ooC6#j)t#)e`]T?  
c#9#/bVpieJBDV>(A.#9\3rT.U+#M#

e#f8U-UM`#W#[# ;&#.00;00#.10f 00A0/# 0#00#0@  
%X@`0#0#000#]00#

003#010 "0\$00<0M0un.0#0\_ 50bv~005000#0#0}d  
0#e00eCd0y00#3C

#[]#T#%@!  
??}by#m#mMh3V##T3G#T#j(F#)~x#:#:@#f]k#dh\_4+3N`#<  
][#L6#vELQj#'LF;  
h'x#{>000000iToWi43b\<jQ#:#: tH#eS"e&i(00000)>0+R#w  
Dv1k,jF#ô`fXx'0  
]kgn#:CDI?L000#{\*#\*!@:s#W#]#J#|kz@oT#Ck\0  
F\_JjfkV} /Zl#000u\*SWUk8te##dR#sr#h2YY00000>000#

#9yU-M#

W#R3y4#ry^fiJGp?p

Gy[=rGA

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000m0rzhe0##0000000,Yrt0.00#j00iqT00i#a##syF1D0&0W0%0#D 0{#~0060v0ev  
"L0{00000\*00000#00#00K60L0;o0=#00#0-&0~U0Pc10#ž^000q0#E0Y00#q 0#0"0đ  
6d#o.095000\_0\*000l00c0000#0)900!w000#0s50000000000#B0^0"0b.\+0v#  
%h2#' )P\*d0Q#0#0S0-UQY0 ~0?#0000a<0#G0000#0000Jβ#0|  
~0##00r000)\*1000η000q/#08G00E0W7+#J00  
0000'0U3,0&9,00I0W#υc0007#|06użLGfj#k00!  
#a90LU0@7`06+0"0gS000U008000000s}0I)0c000h\$(zIC#(,0# 20\*0#-  
00LA#0X#\0U0)0p##0r#0#a0kY)#000y0#70e060X00#bZ-#w#000;#00#0000o02#0C,. '0Ik  
##000#000\^0000a0,00;00090#00n0?0K0#0@ 0!a\$00;##+0%0[ 0)00x<#0aq00(q5'#  
;a00#0#s00B0000V#Q0n00##00`=NJ,#!K8000.009]@#0<asr000b0^@`#00q#0@`"##0HP1  
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DP00J00D0#z#0[0003#x0r0,t0C0#LD0!  
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0b000to30##0=000#77000 00\_0#80##0!####00k000000#G0#0100EA00000^0G0D

##N0R#l0Wā0V00P#00i00b000-.00"0#{b##0!000#00é0000 #g#0F0000f###K090 0q00)#0#[]  
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0E0#08#000a000##)?#,0000#E0>00R000w)#F+0M0#p0#600E00"Q0E#!  
Z0N0000n0lsp#0E000h#M00i#0R#0E/0Q#00\*0M0 {00k00c0#  
%00~00#^]0L0#p00j0#000#10p00m#000+#0l;3n\&000.0#01Yo 0  
0=00010S00SN00W0>}0Vx00000Z0,#00zm0#&##0F0|0Xt}9q0"\$CZ000^00000#0Us0#\$0  
0Cr0#0u0x\$0#0N5#00L00(6Q000#0000\_K0I0#000?0000  
endstream  
endobj  
67 0 obj  
[ 0[ 507] 3[ 226 579] 17[ 544 533] 24[ 615] 28[ 488] 38[ 459 631] 44[ 623]  
47[ 252] 58[ 319] 62[ 420] 68[ 855 646] 75[ 662] 87[ 517] 90[ 543]  
94[ 459] 100[ 487] 104[ 642] 115[ 567 890] 122[ 487] 127[ 468] 258[ 479]  
271[ 525 423] 282[ 525] 286[ 498] 296[ 305] 336[ 471] 346[ 525] 349[ 230]  
361[ 239] 364[ 455] 367[ 230] 373[ 799 525] 381[ 527] 393[ 525] 395[ 525  
349] 400[ 391] 410[ 335] 437[ 525] 448[ 452 715] 455[ 453] 853[ 250] 855[  
268 252] 859[ 250] 862[ 418 418] 882[ 306] 894[ 303 303] 920[ 682]  
1004[ 507 507 507 507 507 507 507 507] 1012[ 507 507] ]  
endobj  
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507 507 268 0 0 0 0 0 579 544 533 615 488 459 631 623 252 319 0 420 855 646  
662 517 0 543 459 487 642 567 890 0 487 468 0 0 0 0 0 479 525 423 525 498 305  
471 525 230 239 455 230 799 525 527 525 525 349 391 335 525 452 715 0 453]  
endobj  
69 0 obj  
<</Filter/FlateDecode/Length 298>>  
stream  
x0]0K000##0{~E00C1j0#D0#<0#4#00500#00'.l@0cf00\$90hY#70#<0Q#000\$0#n 5Tp00#0rh-  
KBq30#000#+K0|00000#{5v0w00is#c#00#00U#Wl0^[00#0#, [0\*j0000/0:[0#:000Q0d[  
057`0#000%000Q000"^-0#00.D&00b0\*20zEZE00#0.P0FmN0#j0Cm#0H0=ä 0\$:oC'#  
#00#00,06K.Ht0<0&#00v0<g)0`10000000000{00#0/0#  
endstream  
endobj  
70 0 obj  
<</Filter/FlateDecode/Length 33967/Length1 104528>>  
stream  
x00#\T0000>00

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30070P###0#(S000h0#0Rj00eF#{w{000è0ieeu,nY00V0'e0K0}n`000000#0|  
0^{0}0~030G0#0#/#0TWV5~00u|#0I0000000#`#Z0a000y0#,I#`0V~00000b `0UX>o0YK,##6}  
00k#00y00.00000#::~#P00z0y3020#\0#`00m 90l00000ω0#0#000p000gZ00

0#sZ\*{ }0#t?ia00h0#00#0-#0.i0~0Y0-000yg0.00v0K90J0#0\0x00#0?N0:  
hn0#0g##,3#D0#|,000l0o0:+d07###\v~00Y0Wə=000G  
50A00##H00#000h6#~00:M000#000[L0p#`)0X0#\_=0}00#0T00#0@#A00#00d<Q|### #0#0  
J0(H0÷#000fn0S-#0###)#00#000`0S#000Fp00z000(0pj0#00+0>q0CE0#t00#00HcA0{0{a0q  
#00P000'l0 0I7B00 0h}000may00PQ00}0:~00000-  
m0G00##0##s0:0i0=00~0000u00 000U0#j0gW0\$020(0A00rI#0M00z0#00#0(#0#0#b0000#0#00  
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000g(0:L#Ja\$;00p0v0o#\0000#H0####0#00 0000#=0#000k~0s0[00a00#00}90#0#0`(A0  
0'0?00-0&0~0#7B0000#0e000000JP0Y0  
0?00+l0l0k#:!0?0#00#0#0Q000!0000000r0[00000'0000700#\$ # H@##00#\$ # 0^010

|Δ#Y393 # H##\$ # H##v##A##\$ # H##\$ #  
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# H##H`#G#S#H#:#J##b#I#a"L)##:#,##r#H#X:-  
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**Thornbury U3A**  
**Registered Charity no 1080095**  
**Financial Statement**

**Receipts and Payments Account for the Year ended 30 September 2021**

	Notes	2021	2020
General Fund Income	4	12,855.34	13,045.53
Social Fund Income	5	0.00	616.00
Interest Group Income	6	18,418.35	57,130.36
<b>Total Income</b>		<b>31,273.69</b>	<b>70,791.89</b>
General Fund Expenditure	4	8,386.75	12,059.57
Social Fund Expenditure	5	0.00	442.42
Interest Group Expenditure	6	18,809.56	57,140.13
<b>Total Expenditure</b>		<b>27,196.31</b>	<b>69,642.12</b>
<b>Surplus/Shortfall for year</b>		<b>4,077.38</b>	<b>1,149.77</b>
Balances brought forward from 01/10/2020 (2019)		51,275.31	50,218.66
Prior Year adjustment	7	91.60	-93.12
<b>Balances as at 30 September 2021 (2020)</b>		<b>55,444.29</b>	<b>51,275.31</b>

**Balance Sheet as at 30 September 2021**

	Notes	2021	2020
<b>Current Assets</b>			
Cash and bank balances		57,214.29	51,130.31
Debtors	6.4	125.00	0.00
Prepayments	5.5	155.00	155.00
<b>Total Assets</b>		<b>57,494.29</b>	<b>51,285.31</b>
<b>Current Liabilities</b>			
Creditors	6.5	2,050.00	10.00
<b>Total Liabilities</b>		<b>2,050.00</b>	<b>10.00</b>
<b>Net Assets</b>		<b>55,444.29</b>	<b>51,275.31</b>
<b>Reserves (All Unrestricted Funds)</b>			
Designated Funds		36,399.03	36,698.64
General Funds		19,045.26	14,576.67
<b>Total Reserves</b>		<b>55,444.29</b>	<b>51,275.31</b>

## Notes to the Financial Statement

- 1) Thornbury U3A is a Charity and not for profit entity. It is an organisation where retired or semi-retired people can meet like minded people to share educational, creative and leisure activities to expand their knowledge, share interests and acquire new skills. It is a member of the Third Age Trust to which a subscription of £3.50 per member was paid during the financial year.
- 2) This Financial Statement has been drawn up on a Receipts and Payments basis, although a number of assets and have been included where considered appropriate.
- 3) The Financial Statement has been drawn up on a Going Concern basis as the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. See also Note 9.

### 4) General Fund

4.1 This handles membership subscriptions and central administrative costs.

4.2 Detailed Receipts and Payments Statement and Balance Sheet

Income	Notes	2021	2020
Subscriptions		10,925.00	10,794.00
Gift Aid Claim		1,877.01	1,966.29
Bank Interest		0.36	1.53
Sundry Income	4.5	52.97	283.71
<b>Total Income</b>		<b>12,855.34</b>	<b>13,045.53</b>
<b>Expenditure</b>			
Third Age Trust		5,208.00	6,548.50
Beacon Licence		1,502.00	1,793.00
Third Age Matters Magazine		178.06	206.18
Equipment		0.00	35.02
Postage & Printing		902.77	2,038.87
Paypal charges		233.14	245.85
Meetings		12.00	863.18
Licences and Web Site		290.28	295.00
Sundries		60.50	33.97
<b>Total Expenditure</b>		<b>8,386.75</b>	<b>12,059.57</b>
<b>Surplus/Shortfall for year</b>		<b>4,468.59</b>	<b>985.96</b>
Balance brought forward from 01/10/2020 (2019)		14,576.67	13,590.71
<b>Balance as at 30 September 2021 (2020)</b>		<b>19,045.26</b>	<b>14,576.67</b>

Current Assets	2021	2020
Treasurers Bank Account	15,360.09	11,158.72
Instant Access Reserve Account	3,307.19	3,306.83
Paypal Account	377.98	111.12
<b>Total Assets</b>	<b>19,045.26</b>	<b>14,576.67</b>
<b>Total Liabilities</b>	<b>0.00</b>	<b>0.00</b>
<b>Net Assets</b>	<b>19,045.26</b>	<b>14,576.67</b>
<b>Reserves (Unrestricted Funds)</b>		
General Funds	<b>19,045.26</b>	<b>14,576.67</b>

4.3 The funds are held Unrestricted.

4.4 Various items of equipment are owned. A register of these is maintained, but all are depreciated in full during the year of purchase and no value is included in the Financial Statement.

4.5 Breakdown of Sundry Income

	<b>2021</b>	<b>2020</b>
Hire of Equipment to third parties	0.00	20.00
Donations	13.00	9.00
Funds from closure of Groups	39.97	254.71
<b>Total</b>	<b>52.97</b>	<b>283.71</b>

5) **Social Fund**

5.1 This covers Open Visits and Talks which may be attended by all members. The U3A Committee co-ordinates these events and handles the financial aspects.

5.2 Due to the ongoing impact of the Coronavirus outbreak and subsequent restrictions, no Open Visits or Talks took place during the financial year.

5.3 Balance Sheet

	<b>2021</b>	<b>2020</b>
<b>Current Assets</b>		
Bank Account	2,467.42	2,467.42
Prepayment	155.00	155.00
<b>Total Assets</b>	<b>2,622.42</b>	<b>2,622.42</b>
Total Liabilities	0.00	0.00
<b>Net Assets</b>	<b>2,622.42</b>	<b>2,622.42</b>
<b>Reserves (Unrestricted Funds)</b>		
Designated Funds	<b>2,622.42</b>	<b>2,622.42</b>

5.4 The funds held are Unrestricted but Designated for these specific activities.

5.5 The prepayment of £155.00 represents a deposit on a trip which was subsequently postponed until a later date due to the Coronavirus outbreak. It is still the intention for this trip to run once circumstances permit. The Organisation to which the deposit was made is still operating hence the prospect of such a trip is considered to be realistic.

6) **Interest Groups**

6.1 All individual Interest Groups handle their own financial matters, subject to overview of the salient figures by the U3A Trustees on an annual basis or more frequently if appropriate. Due to the ongoing impact of the pandemic and lockdowns, the only Group with significant income was the Theatre Group. Financial details for this Group are shown separately in Note 6.2, and 62 other Groups, all with sub £2,000 income, have been amalgamated. There are an additional 23 Groups which are active (in normal circumstances) but (due to the nature of their activities) have no income, expenditure or reserves to report in line with Third Age Trust guidelines.

6.2 Breakdown of Interest Groups' Income, Expenditure, Assets, Liabilities and Reserves

	<b>2021</b>			<b>30/09/2021</b>		
	<b>Income</b>	<b>Expenditure</b>	<b>Surplus</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Reserves</b>
Theatre	9,588.55	9,474.59	113.96	15,646.04	2,040.00	13,606.04
62 Other Groups	8,829.80	9,334.97	-505.17	20,180.57	10.00	20,170.57
<b>Total</b>	<b>18,418.35</b>	<b>18,809.56</b>	<b>-391.21</b>	<b>35,826.61</b>	<b>2,050.00</b>	<b>33,776.61</b>

6.3 The funds held are Unrestricted but Designated for the use of the individual Groups that hold them in the first instance. Notwithstanding this, all monies are the property of the U3A as a whole and can be utilised at the discretion of the Trustees in case of need.

6.4 The assets shown predominantly comprise cash and balances held in bank accounts, although the total includes £125.00 owing to the Theatre Group by members in respect of tickets purchased.

6.5 The current liabilities comprise the following:

- a) Theatre Group: £2,040.00 being amounts owing for coaches booked for trips already undertaken (invoices awaited) and those planned, where members have already paid their contribution towards such costs to the Group.
- b) Concerts Group: £10.00 subscription paid in advance

#### 7) **Prior Year Adjustment**

The prior year adjustment covers brought forward balances held by 5 Interest Groups which were not reported or reported incorrectly in the previous year.

#### 8) **Reserves**

8.1 The General Fund reserve is now considerably in excess of the Reserves Policy requirement of one year's expenditure plus the Equipment Budget (£1,200) which therefore provides more than adequate protection against any future downturn in membership, unforeseen events or the need to assist Interest Groups in case of need.

8.2 The Social Fund reserve held is considered to provide adequate capacity for making up-front payments for Visits or Talks ahead of receiving payment from attendees.

8.3 The Interest Group reserves vary in size depending on the nature of their activities. The reserves held by the traditionally larger Groups are regularly assessed in some depth by the U3A Treasurer and Independent Examiner when preparing the annual Financial Statement and hitherto these have generally appeared to be sufficient relative to the operating models used. It has become apparent, however, that the reserves of some smaller Groups have proved to be inadequate to cope with the reduced and/or uncertain number of attendees at meetings. A small number of these are currently being assisted from the General Fund reserve in order to prevent them from being closed down pending an anticipated upturn in income streams. With the benefit of the increased funds held as mentioned in 8.1 above, this is not expected to have an adverse impact on the overall U3A Reserves.

#### 9) **Significant Events**

The impact of the Coronavirus outbreak and resultant restrictions has continued to be felt during the financial year, although over the past few months, some activities have been able to resume on a Covid-compliant basis. From a financial perspective, the enhanced Reserves held mean that the U3A will be able to continue operating and, additionally, be able to support any Groups enduring financial difficulties.

Financial Statement prepared by  
Steve Hughes,  
Treasurer, Thornbury U3A  
20th November 2021

#### **Independent Examiner's report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2021.**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2021

##### **Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, 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 Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

##### **Independent Examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

\* Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or

\* The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Gross, 64 Hopkins Close, Thornbury, Bristol, BS35 2PX. 20 February 2022



**Independent Examiners report to the Trustees of the Thornbury U3A on the accounts for the year ended 30 September 2021**

I report to the trustees on my examination of the accounts of the Thornbury U3A for the year ended 30 September 2021.

**Responsibilities and basis of report**

As the charity trustees of the Thornbury U3A, 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 Thornbury U3A's accounts carried out under s145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under s145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- Accounting records were not kept in respect of the Thornbury U3A as required by section 130 of the Act; or
- The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Gross  
64 Hopkins Close, Thornbury, Bristol BS35 2PX  
20 February 2022