



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

**From:** 1<sup>st</sup> April 2024 **To:** 31<sup>st</sup> March 2025

**Charity name:** Burnham-on-Crouch University of the Third Age (u3a)

**Charity registration number:** 1091017

## Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	The advancement of education, and in particular the education of older people and those retired from full-time work, by all means including associated activities conducive to learning and personal development in Burnham-on-Crouch and surrounding areas.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Monthly meetings on various topics, and a range of interest groups in which members pursue their interests.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	The trustees have had regard to the Charity Commission's guidance on public benefit.

Constitution (dated 3 May 2024)	Para 1.25	Type of governing document
Trustees are elected by the members of the charity. Trustees can also be temporarily co-opted but must be elected by the members no later than the following annual general meeting.	Para 1.25	Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees

## Reference and Administrative details

Charity name	Burnham-on-Crouch University of the Third Age (u3a)
Registered charity number	1091017
Charity's principal address	Thorne House 31 Silver Road Burnham on Crouch Essex CM0 8LA

## Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p>During 2024-25, the charity:</p> <ul style="list-style-type: none"> <li>• Organised social events, including an event to mark the charity's 25<sup>th</sup> anniversary</li> <li>• Arranged discussions between the trustees and the interest group leaders, to ensure that support arrangements for the interest groups are working well.</li> <li>• Strengthened arrangements for health &amp; safety, including first aid</li> <li>• Reviewed and updated the charity's policies</li> <li>• Supported the various interest groups, including with a successful bid for grant funding to fund an archaeological dig</li> <li>• Developed our website and launched a Facebook page</li> <li>• Publicised the charity with a stall at the Burnham on Crouch Carnival.</li> </ul>
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## Financial Review

Review of the charity's financial position at the end of the period	At the end of the 2024-25 financial year the charity's financial position was healthy, with positive balances and reserves comfortably in line with the reserves policy.
Statement explaining the policy for holding reserves stating why they are held	<p>The charity's policy is to keep a level of reserves that will cover 6 months of regular operating activity, to cover:</p> <ul style="list-style-type: none"> <li>• Running costs to allow a managed closure of the charity</li> <li>• Costs of outstanding commitments</li> <li>• Commitments to purchase assets.</li> </ul>
Amount of reserves held	£2,500

## Structure, Governance and Management

Type of governing document	Para 1.25	Constitution (dated 3 May 2024)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are elected by the members of the charity. Trustees can also be temporarily co-opted but must be elected by the members no later than the following annual general meeting.

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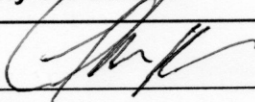
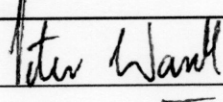
## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Carl Hughes	Chair		Members of the charity
2	David Rae			"
3	Joanne Gray	Secretary		"
4	Peter Wardle	Treasurer		"
5	Philip Flack			"
6	Maureen Rae			"
7	Graham Newman			"
8	Marilyn O'Doherty			"
9	Lorraine Jarvis		20 Feb – 31 Mar	"
10	Diane Raddon		20 Feb – 31 Mar	"

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Carl Hughes	Peter Wardle
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date 2<sup>nd</sup> Mary 2025

**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025  
FOR**

**BURNHAM ON CROUCH UNIVERSITY OF THE THIRD AGE**

**BURNHAM ON CROUCH UNIVERSITY OF THE THIRD AGE**  
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**FOR THE YEAR ENDED 31 MARCH 2025**

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**BURNHAM ON CROUCH UNIVERSITY OF THE THIRD AGE  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2025**

	Unrestricted Fund £	Restricted Fund £	2025 Total Funds £	2024 Total Funds £
<b>INCOME</b>				
Membership fees	4,124		4,124	4,091
Archaeology group income	1,556	13,200	14,756	985
Member donations	1,060		1,060	313
Social group activities income	-		-	280
Interest groups income	5,369		5,369	3,188
Interest	136	-	136	32
Gift aid	653		653	587
Sundry receipts	-	-	-	100
	<b>12,898</b>	<b>13,200</b>	<b>26,098</b>	<b>9,576</b>
<b>EXPENDITURE</b>				
Speakers	1,100		1,100	1,175
Venue hire for monthly & committee meetings	1,093		1,093	767
Venue hire for interest groups	4,459		4,459	3,248
Subscriptions	1,324		1,324	1,180
Social group activities	-		-	1,077
Stationery, printing & gifts	1,393		1,393	625
Refreshments	1,061		1,061	68
Equipment	168		168	23
Archaeology group expenditure	250	1,232	1,482	549
Donations	115		115	65
	<b>10,963</b>	<b>1,232</b>	<b>12,195</b>	<b>8,777</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>1,935</b>	<b>11,968</b>	<b>13,903</b>	<b>799</b>

**BURNHAM ON CROUCH UNIVERSITY OF THE THIRD AGE  
ACCOUNTANTS' REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

In accordance with instructions given to us we have prepared without an audit the annexed financial statements from the accounting records of Burnham on Crouch University of the Third Age and from information and explanations supplied to us.

A handwritten signature in dark ink, consisting of a series of loops and a long horizontal stroke.

Xeinadin South East Limited  
2 High Street  
Burnham on Crouch  
Essex  
CM0 7AA

14 April 2025

**BURNHAM ON CROUCH UNIVERSITY OF THE THIRD AGE**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	<b>Unrestricted Fund</b>	<b>Restricted Fund</b>	<b>2025 Total Funds</b>	<b>2024 Total Funds</b>
	£	£	£	£
<b>CURRENT ASSETS</b>				
Bank deposit account	4,943	10,000	14,943	5,533
Bank social account	1,747	1,968	3,715	1,243
Bank current account	2,357		2,357	1,371
Cash in hand	1,115		1,115	81
	10,162	11,968	22,130	8,228
<b>NET ASSETS</b>	<b>10,162</b>	<b>11,968</b>	<b>22,130</b>	<b>8,228</b>
<b>FUNDS</b>				
Brought forward	8,228		8,228	7,429
Excess of Income/(Expenditure)	1,935	11,968	13,903	799
	<b>10,163</b>	<b>11,968</b>	<b>22,131</b>	<b>8,228</b>

The Restricted Funds relates to the balance remaining on the Archaeology Grant received from Essex Community Foundation





Section A

Independent Examiner's Report

Report to the trustees/  
members of

University of the Third Age

On accounts for the year  
ended

31 March 2025

Charity no  
(if any)

1091017

Set out on pages

1 to 3

I report to the members on my examination of the accounts of the above charity for the year ended 31/03/2025.

Responsibilities and  
basis of report

As the charity's members, 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 Charity'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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the 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.

Signed:

Date:

30 April 2025

Name:

Alan Cowperthwaite FCCA

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

Association of Chartered Certified Accountants

Address:

Xeinadin South East Limited, 2 High Street

Burnham on Crouch, Essex

CM0 8AA