



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01.01.23** Period start date To **31.12.23** Period end date

Charity name: **The Sudbury Group of the Third Age Trust (Sudbury u3a)**

Charity registration number: **1101615**

Objectives and Activities

| | SORP reference | |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | The objects of Sudbury u3a are the advancement of education, 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. |
| 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. | Para 1.17 and 1.19 | Sudbury u3a provide speakers who talk on a wide range of subjects. There are a wide range of interest groups whereby members share knowledge and experience on a variety of subjects including Ambling, Art Appreciation, Architecture, Bird Watching, Book Binding, Bridge, Canasta, Circle Dancing, Cribbage, Current Affairs. Cycling, Dutch, Film, Family History, French, Garden Visits, Holidays & Field Trips, Italian, Latin, Mahjong, Music Appreciation, Music Making, Painting & Drawing, Petanque, Photography, Philosophy, Pitch & Putt, Pub Lunches, Reading, Quiz, Real Ale, Rummikub, Scrabble, Sewing & Crafting, Snooker, Spanish, Strolling, Table Tennis, Ten Pin Bowling, Walking, Whist, Wine Appreciation, Wood Carving, Writing. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | Trustees of Sudbury u3a provide educational and wellbeing improvement activities for those retired and semi-retired from full time employment in accordance to the guidance issued by the Charity Commission. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|------------------------|----------------|---|
| Policy on grant making | Para 1.38 | The only grants made are to our own interest groups, usually to help with group start-up costs that are limited to |

| | | |
|--|-----------|-----------------------|
| | | £50 per group. |
| Policy on social investment including program related investment | Para 1.38 | |
| Contribution made by volunteers | Para 1.38 | |
| Other | | |

Achievements and Performance

| | SORP reference | |
|--|----------------|--|
| 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 | Para 1.20 | <p>Membership is now 9.8% higher than before 2020 and we continue to attract new members due to the wide range of activities we are able to provide to those no longer in full time employment.</p> <p>We have offered to help the two doctors surgeries in Sudbury with their Social Prescribing objectives, as they have found that membership of the u3a can help to combat loneliness.</p> |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|-----------|--|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | |
| Investment performance | | |

| | | |
|--------------------|-----------|--|
| against objectives | Para 1.41 | |
| Other | | |

Financial Review

| | | |
|--|-----------|---|
| Review of the charity's financial position at the end of the period | Para 1.21 | There was an operating gain for the year of £1,136 |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | The policy of Sudbury u3a has changed this year following guidance from the Third Age Trust that reserves should equal approximately half one year's annual expenses plus any long-term financial commitments. Our previous policy was to hold reserves equal to one year's annual expenses. In line with Third Age Trust guidance the charity will achieve the correct level of reserves required gradually by not increasing our principal source of income, member subscriptions. |
| Amount of reserves held | Para 1.22 | £19,370 |
| Reasons for holding zero reserves | Para 1.22 | n/a |
| Details of fund materially in deficit | Para 1.24 | n/a |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | n/a |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | The principal source of income is the annual membership fee paid by members to cover the day-to-day operating costs of Sudbury u3a. Where appropriate gift aid is claimed from members contributions. The funds are held in Main and Deposit accounts. All these funds are consolidated in our annual accounts. Interest groups are self-financing with the exception of small start-up grants. The Holding account is used to hold the funds or Interest Groups. These funds are ring fenced and may only be used by the group that collected the funds. The Treasurer is responsible for overseeing all Interest Group funds in the Holding account. |
| Investment policy and objectives including any social investment policy | Para 1.46 | Sudbury u3a have no investments. |

| | | |
|---|-----------|--|
| adopted | | |
| A description of the principal risks facing the charity | Para 1.46 | |
| Other | | |

Structure, Governance and Management

| | | |
|---|-----------|---|
| Description of charity's trusts: | | |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Governed by the constitution of the Sudbury Group of the Third Age Trust (Sudbury u3a), a member of the Third Age Trust as an unincorporated Association, formally adopted 30th April 2003, amended 19th April 2006, 20th February 2013, 27th February 2018 and 22nd February 2022. |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | Unincorporated Association. |
| 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 nominated and elected/re-elected by the membership at the Annual General Meeting. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|--|
| Charity name | The Sudbury Group of the Third Age Trust |
| Other name the charity uses | Sudbury u3a |
| Registered charity number | 1101615 |

| | |
|-----------------------------|--|
| Charity's principal address | 1, Reynolds Way Sudbury, Suffolk CO10 1PS |
| | |

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 | Brian Alfred Orton | Chair | | Membership of Sudbury u3a |
| 2 | Ian George Mathews | Vice Chair | | Membership of Sudbury u3a |
| 3 | Anthony Sidney Lee | Treasurer | | Membership of Sudbury u3a |
| 4 | Dorothy Beal | Secretary | | Membership of Sudbury u3a |
| 5 | Richard Owen Thomas | Membership Secretary | | Membership of Sudbury u3a |
| 6 | John Derek Freeborn OBE | | | Membership of Sudbury u3a |
| 7 | Brian Eric Hemmings | | | Membership of Sudbury u3a |
| 8 | Nicola Goodwin | | | Membership of Sudbury u3a |
| 9 | Jennie Leach | | | Membership of Sudbury u3a |
| 10 | Colette Bentley | | | Membership of Sudbury u3a |
| 11 | Richard Bruce Clegg | | | Membership of Sudbury u3a |
| 12 | Anita Jean Tuddenham | | 28 th Feb to 31 st Dec | Membership of Sudbury u3a |
| 13 | Derek Connah | | 8 th Aug to 31 st Dec | Membership of Sudbury u3a |
| 14 | Terence Straight | | 8 th Aug to 31 st Dec | Membership of Sudbury u3a |
| 15 | Deanna Joan Hoile | | 1 st Jan to 28 th Feb | Membership of Sudbury u3a |
| 16 | Janet Elizabeth Cruttenden | | 1 st Jan to 28 th Feb | Membership of Sudbury u3a |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|---------------|--|--|
| n/a | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
| n/a | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|-----|
| Description of the assets held in this capacity | n/a |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | n/a |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | n/a |

Additional information (optional)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Exemptions from disclosure

Reason for non-disclosure of key personnel details

| |
|--|
| |
|--|

Other optional information

| |
|--|
| |
|--|

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)

| | |
|--------------------|--------------------|
| Brian Alfred Orton | Anthony Sidney Lee |
|--------------------|--------------------|

Position (eg Secretary,
Chair, etc)

| | |
|-------|-----------|
| Chair | Treasurer |
|-------|-----------|

Date

| |
|------------|
| 13/02/2024 |
|------------|

Sudbury u3a Main Account 31 Dec 23

Actual
12 months to
31 Dec 22

| |
|-----------|
| 10,052.00 |
| 0.00 |
| 1,505.00 |
| 7.57 |
| 793.71 |
| 0.00 |
| 0.00 |
| 0.00 |
| 12,358.28 |

Receipts

Subscriptions
Visitors
Donations
Interest on Deposit account
Gift Aid
SADN refund
Funds from Closure of Groups
Sale Of Equipment

Actual
12 months to
31 Dec 23

| |
|-----------|
| 10,886.50 |
| 20.00 |
| 18.41 |
| 134.14 |
| 1,745.65 |
| 125.69 |
| 47.61 |
| 100.00 |
| 13,078.00 |

Payments

Capitation
CLA Licence
Direct Mail - Third Age Matters
S&D Network

| |
|----------|
| 3,264.00 |
| 60.00 |
| 834.60 |
| 25.00 |
| 4,183.60 |

| |
|----------|
| 3,344.00 |
| 64.20 |
| 594.97 |
| 0.00 |
| 4,003.17 |

Monthly Meeting Room Hire
Monthly Meeting Refreshments
Monthly Meeting Speakers

| |
|----------|
| 835.00 |
| 128.88 |
| 1,225.00 |
| 2,188.88 |

| |
|----------|
| 390.00 |
| 302.02 |
| 937.70 |
| 1,629.72 |

Committee room hire
Membership Stationery
Membership Postage
General Postage
Printing/Stationery
Su3an Printing & Distribution
Grants to Groups
Miscellaneous
Group Leaders Seminar
Training & Workshops
Beacon
Events
Equipment
Coffee mornings
New Members Meeting

| |
|----------|
| 187.50 |
| 523.48 |
| 483.00 |
| 0.00 |
| 209.14 |
| 1,268.42 |
| 88.89 |
| 144.37 |
| 339.80 |
| 132.51 |
| 26.99 |
| 13.92 |
| 242.51 |
| 461.26 |
| 118.26 |
| 4,240.05 |

| |
|----------|
| 138.00 |
| 392.86 |
| 517.00 |
| 75.00 |
| 400.56 |
| 1,243.59 |
| 141.91 |
| 248.18 |
| 811.56 |
| 426.50 |
| 1,291.30 |
| 16.43 |
| 95.98 |
| 337.50 |
| 172.34 |
| 6,308.71 |

Total Payments

| |
|-----------|
| 10,612.53 |
|-----------|

| |
|-----------|
| 11,941.60 |
|-----------|

Total Receipts less Payments

| |
|-----------|
| 1,745.75 |
| 16,487.81 |
| 18,233.56 |

| |
|-----------|
| 1,136.40 |
| 18,233.56 |
| 19,369.96 |

Brought forward from 31 Dec 22

Surplus 31 Dec 23

Main account balance

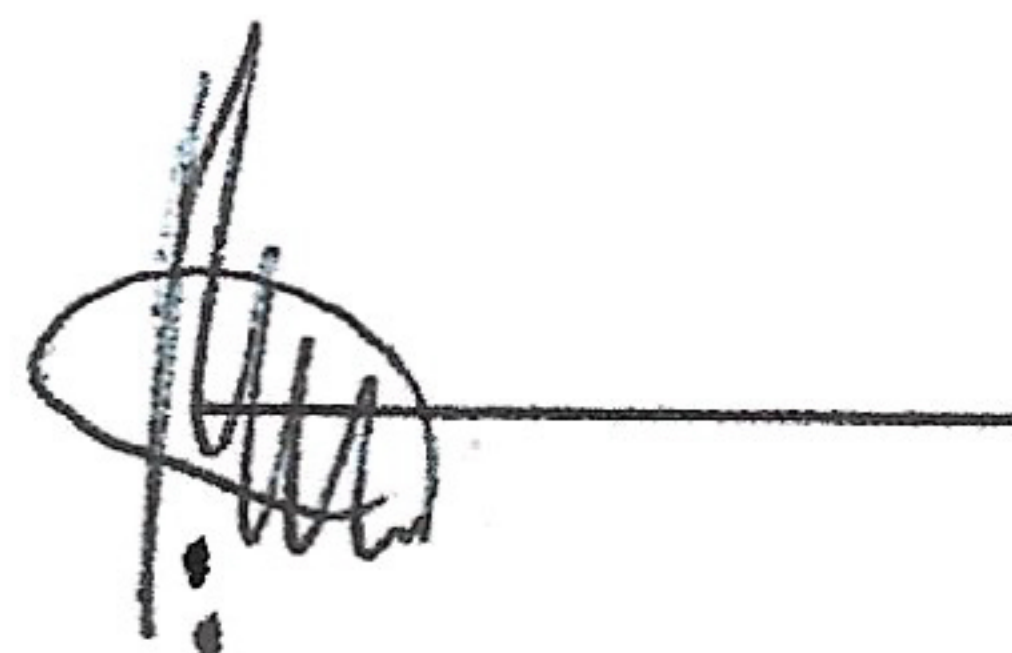
Deposit account balance

Bank balance 31 Dec 23

| |
|-----------|
| 2,989.82 |
| 15,243.74 |
| 18,233.56 |

| |
|-----------|
| 3,992.08 |
| 15,377.88 |
| 19,369.96 |

Brian Orton - Chair



Anthony Lee - Treasurer



on the 13th February 2024

Sudbury u3a Holding Account Balance: 31-Dec-23

| | Architecture £ | Art Visits £ | Bridge £ | Calligraphy £ | Film £ | Garden Visits £ | Painting & Drawing £ | Photo Skills £ | Real Ale £ | Science & Technology £ | Spanish £ | Table Tennis £ | Theatre £ | Travel Group 1 £ | Travel Group 2 £ | Travel Group 3 £ | Woodcarving £ | Balance £ |
|---------------------------------------|-------------------|-----------------|---------------|------------------|---------------|--------------------|----------------------------|-------------------|-----------------|------------------------------|---------------|-------------------|-----------------|------------------------|------------------------|------------------------|------------------|------------------|
| Receipts: | | | | | | | | | | | | | | | | | | |
| Contributions from group members | 1,178.60 | 3,548.00 | 100.00 | 19.00 | 391.00 | | 1,984.00 | 140.00 | 1,515.00 | | 336.00 | 2,870.00 | 4,349.00 | 223.00 | 120.00 | 7,871.78 | 1,492.00 | 26,137.38 |
| u3a Grants | | | | | | | | | | | | | | | | 150.00 | | 150.00 |
| Total | 1,178.60 | 3,548.00 | 100.00 | 19.00 | 391.00 | 0.00 | 1,984.00 | 140.00 | 1,515.00 | 0.00 | 336.00 | 2,870.00 | 4,349.00 | 223.00 | 120.00 | 8,021.78 | 1,492.00 | 26,287.38 |
| Payments: | | | | | | | | | | | | | | | | | | |
| Meeting Room Hire | 165.00 | | | 19.00 | 427.50 | | 1,830.00 | 85.00 | | | 348.00 | 2,670.00 | | | | | | 7,749.50 |
| Cost of Tours | 1,213.00 | 2,738.00 | | | | | | 0.00 | 1,490.00 | | | | | 300.00 | | 7,707.55 | | 18,514.60 |
| Film costs | | | | | 50.92 | | | | | | | | | | | | | 50.92 |
| Purchase of Equipment | | | 128.45 | | 30.98 | 19.49 | | | | | | | | | | | | 178.92 |
| Refreshments for members | | | | | 32.00 | | | | | | | | | | | | | 32.00 |
| Group Closure - Transfer to Main A/C | | | | | | | | | | | | | | | | | | 47.61 |
| Meeting Expenses | 80.87 | | | | 25.55 | | | | | 47.61 | | | | | | | | 113.85 |
| Total | 1,458.87 | 2,738.00 | 128.45 | 19.00 | 541.40 | 45.04 | 1,830.00 | 85.00 | 1,490.00 | 85.04 | 348.00 | 2,670.00 | 5,066.05 | 300.00 | 0.00 | 7,707.55 | 2,175.00 | 26,687.40 |
| Balance | | | | | | | | | | | | | | | | | | |
| Brought Forward at 1st January 2023 | 736.39 | 118.00 | 391.43 | 0.00 | 327.20 | 76.21 | 114.27 | 0.00 | -25.00 | 85.04 | 12.00 | 501.00 | 751.64 | 369.37 | 0.00 | 447.08 | 687.75 | 4,592.38 |
| Transfer of group balance | | | | | | | | | | | | | | 120.00 | -120.00 | | | 0.00 |
| Carried Forward at 31st December 2023 | 456.12 | 928.00 | 362.98 | 0.00 | 176.80 | 31.17 | 268.27 | 55.00 | 0.00 | 0.00 | 0.00 | 701.00 | 34.59 | 412.37 | 0.00 | 761.31 | 4.75 | 4,192.36 |

[Signature]

Brian Orton - Chair

Date

13.2.24

[Signature]

Anthony Lee - Treasurer

Date

Independent examiner's report to the trustees of The Sudbury Group of The Third Age Trust (Sudbury u3a)

I report to the trustees on my examination of the accounts of **The Sudbury Group of The Third Age Trust (Sudbury u3a)** for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

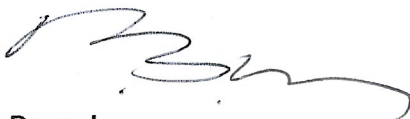
Independent examiner's statement

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. 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 this report in order to enable a proper understanding of the accounts to be reached.

Roderick Stewart Gray FCA Retired



Pasadena
Cross Street
Sudbury
CO10 2DL

13/02/2024