

THORPE BAY U3A

England & Wales · Charity number 1138162

Details

Other names	THORPE BAY UNIVERSITY OF THE THIRD AGE
Status	Registered
Legal form	Other
Registered	2010-09-23
Register	View on the Charity Commission register

Contact

Address 17 Rackenford
Shoeburyness
Southend-On-Sea
SS3 8BE

Phone 07900032828

Email hyltont@blueyonder.co.uk

Website <https://thorpebayu3a.org/>

Activities

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: (i) to advance the education of the public and in particular the education of older people no longer in full time gainful employment in Thorpe Bay and its surrounding locality. (ii) the provision of facilities for leisure time and recreational activities with the object of improving the conditions of life for the above persons in the interests of their social welfare.

Classification

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

Geography

- **Area of benefit:** THORPE BAY AND ITS SURROUNDING LOCALITY.
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£50,384	£51,744	-	-
2024-06-30	£52,637	£50,826	-	-
2023-06-30	£48,638	£45,020	-	-
2022-06-30	£41,075	£44,278	-	-
2021-06-30	£7,423	£4,119	-	-

Trustees

Name	Role	Appointed
Alison Vera MacDonald		2025-10-17
Brian Lewis		2021-11-19
Carol Sheern		2021-11-19
Carole Jonas		2021-11-19
David Barnes		2022-10-21
David Graham Bidgood		2025-10-17
Hylton Thompson		2022-10-21
Kenneth Phillips		2025-10-17
Lynda Cattell		2020-11-27
Martin Dennis Brazier		2025-10-17
Pamela Dewey		2020-11-27
Susan Sleaf		2016-10-21

THORPE BAY U3A

England & Wales - Charity number 1138162

Accounts

THORPE BAY U3A - TRUSTEES ANNUAL REPORT 2025

Thorpe Bay U3A (TBU3A) is registered with the Charities Commission (no. 1138162).

TBU3A currently has 771 members.

The accounts for the year ending 30th June 2025 are attached hereto.

The deficit for the year was £1,360 compared to a surplus in the previous year of £1,811.

It should be noted that the deficit was planned in order to reduce the level of reserves to a more reasonable level. The membership subscription was reduced from £16 to £14 with effect from 01st April 2025.

Reserves as at 30th June 2025 were £18,416 which represented 14.7 months of anticipated future expenditure.

The committee continue to consider further actions to reduce the level of reserves.

TBU3A has 771 members.

TBU3A currently has 115 active groups.

We are finding it increasingly difficult to recruit and retain group leaders to keep the current level of activities and give our members new opportunities.

We have updated the Group Leaders Handbook in January 2026 to include both equality and inclusion information.

Our policies and procedures are regularly reviewed to ensure that they comply with statutory requirements and commonly accepted standards.

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Statement of Financial Activity for the year ended 30th June 2025

	Current Year 2024/25 £Stg	Prior Year 2023/24 £Stg
Income		
Membership Subscriptions	11,372	12,968
Gift Aid income tax repayments	1,268	1,500
Educational Events Income	37,086	37,498
Interest	658	623
Other Income	0	48
TOTAL INCOME	50,384	52,637
Expenditure		
Licences, affiliations & insurances	3,032	3,112
Hall Hire and meeting refreshments	6,100 (See Note 1)	5,789
Educational events costs	37,387	37,865
Administration costs	1,687 (See Note 2)	1,371
Magazine costs	478	409
Cost of speakers	1,856	1,455
Support for groups	42	457
Other costs	1,162	368
TOTAL EXPENDITURE	51,744	50,826
SURPLUS/(DEFICIT) TO RESERVES	(1,360)	1,811

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Balance Sheet as at 30th June 2025

	2024/25	2023/24
	<u>£Stg</u>	<u>£Stg</u>
<u>Bank and Cash</u> (see Note 3)		
Bank - Current Account	850	6,517
Deposit Account - Instant Access	19,526	13,016
Deposit Accounts - Fixed Term	10,251	10,000
Cash in Hand	777	783
<u>Debtors and Prepayments</u>		
Other Debtors	249	276
Prepayments	2,626 (See Note 4)	2,783
	<u>34,279</u>	<u>33,375</u>
<u>Creditors</u>		
Membership Fees in Advance	7,849	8,305
Monies held for Future Events	6,861	4,269
Other Creditors	1,153 (See Note 5)	1,025
	<u>15,863</u>	<u>13,599</u>
NET ASSETS	<u><u>18,416</u></u>	<u><u>19,776</u></u>
Represented by:		
<u>Reserves</u>		
Balance brought forward	19,776	17,965
Surplus/(Deficit) for year	(1,360)	1,811
RESERVES	<u><u>18,416</u></u>	<u><u>19,776</u></u>

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2025

ACCOUNTING POLICIES

The financial statements of the charity have been prepared on an accruals basis in accordance with the current Charities SORP (FRS102) and under the historic cost convention. They include all transactions, assets, and liabilities for which the trustees are responsible in law.

GOING CONCERN

The financial statements have been prepared on the assumption that the charity is a going concern and will continue to operate in the foreseeable future.

FUNDS

All funds are unrestricted other than those held for designated future activities.

INCOMING RESOURCES

All income is recognised when received. Allowance has been made for the unexpired portion of annual subscriptions.

RESOURCES USED

All expenditure is accounted for when due.

NOTES TO THE ACCOUNTS

EXPENDITURE

Note 1 - Hall Hire and Refreshments

General Meetings	5,364		
Committee Meetings	562		
New Members & Groups	174	£	6,100
	<hr/>		

Note 2 - Administration

Website Services	669		
Printing, Postage and Stationery	1,018	£	1,687
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BALANCE SHEET

Note 3 - Bank and Cash Balances

Bank and Cash Balances include £6,861 (2023/24 = £4,269) held for designated future activities.

Note 4 - Prepayments

Head Office	2,457		
Software Licences	169	£	2,626
	<hr/>		

Note 5 - Other Creditors

Unexpired Gift Aid	962		
Accrued Expenses	160		
Sundry Creditors	31	£	1,153
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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THORPE BAY U3A (CHARITY NUMBER 11318162)
FOR THE YEAR ENDED 30TH JUNE 2025

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the 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 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; or

3 the accounts do 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 requirements 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.



5th September 2025

MR COLIN RUSSELL
166, MAPLIN WAY.
SOUTHEND-ON-SEA SS1 3ND

THORPE BAY U3A

England & Wales - Charity number 1138162

Accounts

THORPE BAY U3A - TRUSTEES ANNUAL REPORT 2024

1. Background:

Thorpe Bay U3A (TBU3A) is registered with the Charities Commission (charity no. 1138162).

TBU3A was established in 2008 and has evolved to become one of the larger U3As in the southeast Essex area.

Our policies and procedures are regularly reviewed to ensure that they comply with statutory requirements and commonly accepted standards.

2. Committee Members / Trustees.

These comprise a total committee of 10 Trustees which incorporates

- Chair
- Treasurer
- Business Secretary.
- 7 Committee Members

3. Meetings.

There are a number of meetings held during the year, viz:

i. Committee Meetings.

The committee meets on a monthly basis to discuss agenda items.

The minutes are produced following the meeting and held on our web site so that they can be accessed by committee members and members alike.

ii. Member's Monthly General Meetings

These are held on the second / third Friday each month.

The monthly members' meeting provides our members with the opportunity to meet up and socialise, and to book theatre and day trips. A presentation by a guest speaker/performer(s) on a diverse range of topics also takes place.

We also encourage our Groups, particularly the Crafting Groups, to display and exhibit at our General Meetings.

iii. Ad-hoc Meetings.

These have been held on an as needed basis – they have included:

IT help classes for members who need some assistance when using technology and how to access and use the TBU3A website.

Group Leaders meetings where the committee advises Group Leaders of updates that might have an impact regarding their groups and how the committee can help them going forward.

Two meetings to enable membership renewals and the issuing of membership cards.

iv. Other Communications

By Web Site and Group e-mail.

By letter to those members without access to e-mail.

Chair's Report – a report by the Business Secretary / Chair is placed on the web site and forwarded by E Mail and summarises what has been happening during the month.

4. Election of Committee Members.

Committee Members are automatically selected as Trustees and are elected at the Annual General Meeting held in October by a proposer and seconder and then subject to approval by the AGM.

The existing Trustees comprise a broad level of expertise in organising the U3A and are always available for members to contact via electronic means or at monthly meetings which can be face to face.

5. Groups

The existing membership comprises approximately 800 members and over 100 different groups.

Whilst some groups are at full capacity members are encouraged to put their names forward on waiting lists. New groups are created on a monthly basis therefore keeping up to date via the website is essential.

6. Notable Achievements 2024.

2024 was a busy year for TBU3A which saw some notable achievements following the continued development of our Web Site for business activities:

Forwarding E Mails to all members.

Displaying Information.

Improved methods of communication.

Streamlined renewals system using an online database and generally utilising technology to move away from a paper-based environment thereby reducing our carbon footprint.

Providing information about groups.

7. In 2025 The Committee will be focusing on:

- Arranging New Members meetings to take place as and when necessary.
- Holding another training session for members on using the Web site.
- Introduction of a perpetual membership card thus reducing the annual workload relating to membership renewals. Eventually the physical membership card will be replaced with a digital card.
- Storing and using information – Committee Minutes and AGM notices
- Continue to be mindful of our obligations and our carbon footprint.
- Further develop a risk assessment process so that our U3A is fully compliant with existing rules and regulations.
- Ensuring that the U3A is kept on a sound financial footing for the year ahead.
- Increasing the number of social events during the year.
- The Chair is aware that we received no new prospective committee nominations at the AGM. This is significant as two committee members left during the past year and could not, unfortunately, be replaced.

This is a worrying trend for our U3A as without new blood from the members it is inevitable that existing committee members will resign at some stage which will place our U3A in perilous position if we do not get new volunteers.

8. Financial Position.

The income for the year ended 30th June 2024 was £52,637 which was 8.2% more than the previous year.

Reserves at £19,776 represented 16 months of anticipated future expenditure.

9. Membership Fees -2025.

It was approved at the AGM to give the members one free month's membership at the start of the year and thus the new renewal period will begin in April not March. In addition, the annual subscriptions will be reduced to £14.00 from £16.00.

Summary

A good year for TBU3A overall and whilst our committee has remained strong it has reduced in numbers and as has been mentioned previously it would help if more of the members participated far more in the running of the U3A than they do at present. We will be trying to address this as the year progresses

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Statement of Financial Activity for the year ended 30th June 2024

	Current Year 2023/24 £Stg	Prior Year 2022/23 £Stg
<u>Income</u>		
Membership Subscriptions	12,968	13,070
Gift Aid income tax repayments	1,500	1,778
Educational Events Income	37,498	33,346
Interest	623	244
Other Income	48	200
TOTAL INCOME	52,637	48,638
<u>Expenditure</u>		
Licences, affiliations & insurances	3,112	3,739
Hall Hire and meeting refreshments	5,789 (See Note 1)	3,683
Educational events costs	37,865	32,457
Administration costs	1,371 (See Note 2)	1,306
Magazine costs	409	1,586
Cost of speakers	1,455	1,736
Support for groups	457	285
Other costs	368	228
TOTAL EXPENDITURE	50,826	45,020
SURPLUS/(DEFICIT) TO RESERVES	1,811	3,618

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Balance Sheet as at 30th June 2024

	<u>2023/24</u> £Stg	<u>2022/23</u> £Stg
<u>Bank and Cash</u>		
Bank - Current Account	2,447	6,749
Bank - Designated Activities	4,070	0
Deposit Account - Instant Access	13,016	15,017
Deposit Accounts - Fixed Term	10,000	10,000
Cash in Hand	783	760
<u>Debtors and Prepayments</u>		
Other Debtors	276	242
Prepayments	2,783 (See Note 3)	2,797
	<u>33,375</u>	<u>35,565</u>
<u>Creditors</u>		
Membership Fees in Advance	8,305	8,493
Monies held for Future Events	4,269	7,989
Other Creditors	1,025 (See Note 4)	1,118
	<u>13,599</u>	<u>17,600</u>
NET ASSETS	<u><u>19,776</u></u>	<u><u>17,965</u></u>
Represented by:		
<u>Reserves</u>		
Balance brought forward	17,965	14,347
Surplus/(Deficit) for year	1,811	3,618
RESERVES	<u><u>19,776</u></u>	<u><u>17,965</u></u>

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2024

ACCOUNTING POLICIES

The financial statements of the charity have been prepared on an accruals basis in accordance with the current Charities SORP (FRS102) and under the historic cost convention. They include all transactions, assets, and liabilities for which the trustees are responsible in law.

GOING CONCERN

The financial statements have been prepared on the assumption that the charity is a going concern and will continue to operate in the foreseeable future.

FUNDS

All funds are unrestricted

INCOMING RESOURCES

All income is recognised when received. Allowance has been made for unexpired portion of annual subscriptions.

RESOURCES USED

All expenditure is accounted for when due.

NOTES TO THE ACCOUNTS

EXPENDITURE

Note 1 - Hall Hire and Refreshments

General Meetings	4,707	
Committee Meetings	580	
New Members & Groups	<u>502</u>	£ 5,789

Note 2 - Administration

Software Licences	633	
Printing, Postage and Stationery	<u>738</u>	£ 1,371

BALANCE SHEET

Note 3 - Prepayments

Head Office	2,621	
Software Licences	<u>162</u>	£ 2,783

Note 4 - Other Creditors

Unexpired Gift Aid	947	
Accrued Expenses	60	
Sundry Creditors	<u>18</u>	£ 1,025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THORPE BAY U3A (CHARITY NUMBER
11328162) FOR THE YEAR ENDED 30TH JUNE 2024**

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the 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 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; or

3 the accounts do 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 requirements 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.



9th September 2024

**MR COLIN RUSSELL
166, MAPLIN WAY.
SOUTHEND-ON-SEA SS1 3ND**

THORPE BAY U3A

England & Wales - Charity number 1138162

Accounts

THORPE BAY U3A - TRUSTEES ANNUAL REPORT 2023

Background:

Thorpe Bay U3A (TBU3A) is registered with the Charities Commission (Charity No. 1138162). TBU3A was established in 2008 and has evolved to become one of the larger U3A's in the South-East Essex area.

Trustees

These comprise a total of thirteen committee members of which one is a seconded "Minutes Secretary" and four are officials, viz:

Chair

Vice Chair

Treasurer

Business Secretary

Meetings

The committee meets monthly, and in addition a Monthly Meeting is held for all members who wish to attend.

Notices that may impact the members are read out at the Monthly Meeting and these are followed by a presentation by a guest speaker/performer(s) on a diverse range of topics.

Trustees

Members are encouraged to participate in the organising of the TBU3A either by becoming a member of the committee, and therefore becoming a Trustee, or by acting as a volunteer or group leader.

Trustees are elected at the Annual General Meeting (AGM) held in October each year. Each member standing for election to the committee must be proposed and seconded by two existing members.

The existing Trustees comprise a broad level of expertise in organising the TBU3A and are always available for members to contact via electronic means or at Monthly Meetings "face to face".

Groups

The existing membership comprises over eight hundred members and over one hundred groups.

Whilst some groups are at full capacity members are encouraged to add their names to the waiting list(s).

New groups are created on a regular basis therefore keeping up to date via the TBU3A website is essential.

Financial Review.

The annual accounts for the year ended 30th June 2023 were approved by the members at the Annual General Meeting held on 20th October 2023.

The surplus for the year was £3,618 compared to a deficit of £3,203 in the previous year with the main difference being due to increased subscription income after a planned reduction in the previous year. Subscriptions had been reduced in the previous year following the lower activity during the “pandemic” restrictions.

The reserves as of 30th June 2023 were £17,965 which represents 15 months of anticipated expenditure. It is considered that the reserves are too high, and the Committee is actively deliberating on actions to reduce the level of reserves.

Website / Future Developments

The introduction of our own website means that the website is used for a number of activities, namely:

- Communicating with members via e-mail.
- Managing the membership details including subscriptions.
- Displaying information.
- For use by members to join groups, book activities and keep up to date on TBU3A developments.
- Using technology and as a result moving away from a paper-based environment and thereby reducing our “carbon footprint.”

In 2024 the Trustees will be focusing on:

- Introducing a New Members’ meeting to take place on a quarterly or half-yearly basis.
- Hold training sessions for members on using the TBU3A website.
- Continue to develop our website as a means of storing and using information.
- Continue to be mindful of our obligations and our carbon footprint.
- Improving the risk assessment process.
- Ensuring that the TBU3A is kept on a sound financial footing.

Summary

A good year for TBU3A during which we have integrated our website to favorable effect and added further activities for the benefit of members.

There is an ongoing problem in finding members willing to volunteer to participate in the running of the TBU3A; we will be trying to address this as the year progresses.

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Statement of Financial Activity for the year ended 30th June 2023

2021/22		2022/23
£Stg		£Stg
7,541	Membership Subscriptions	13,070
409	Door Takings	0
906	Gift Aid income tax repayments	1,778
32,140	Educational Events Income	33,346
79	Interest	244
0	Other Income	200
<hr/>		<hr/>
41,075	TOTAL INCOME	48,638
2,938	Licences, affiliations & insurances	3,739
3,719	Hall Hire and meeting refreshments	3,683 (See Note 1)
32,140	Educational events costs	32,457
1,079	Administration costs	1,306 (See Note 2)
1,747	Magazine costs	1,586
2,085	Cost of speakers	1,736
38	Support for groups	285
532	Other costs	228
<hr/>		<hr/>
44,278	TOTAL EXPENDITURE	45,020
<hr/>		<hr/>
(3,203)	SURPLUS/(DEFICIT) TO RESERVES	3,618
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THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

Balance Sheet as at 30th June 2023

2021/22		2022/23
£Stg		£Stg
	<u>Bank and Cash</u>	
9,794	Bank - Current Account	6,749
6,239	Bank - Designated Activities	0
0	Deposit Account - Instant Access	15,017
10,000	Deposit Accounts - Fixed Term	10,000
83	Cash in Hand	760
	<u>Debtors and Prepayments</u>	
177	Other Debtors	242
2,955	Prepayments	2,797 (See Note 3)
29,248		35,565
	<u>Creditors</u>	
0	Membership Fees in Advance	8,493
4,516	Monies held for Future Events	7,989
10,385	Other Creditors	1,118 (See Note 4)
14,901		17,600
14,347	NET ASSETS	17,965
	Represented by:	
	<u>Reserves</u>	
17,550	Balance brought forward	14,347
(3,203)	Surplus/(Deficit) for year	3,618
14,347	RESERVES	17,965

THORPE BAY U3A

REGISTERED CHARITY NUMBER: 1138162

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH JUNE 2023

ACCOUNTING POLICIES

The financial statements of the charity have been prepared on an accruals basis in accordance with the current Charities SORP (FRS102) and under the historic cost convention. They include all transactions, assets, and liabilities for which the trustees are responsible in law.

GOING CONCERN

The financial statements have been prepared on the assumption that the charity is a going concern and will continue to operate in the foreseeable future.

FUNDS

All funds are unrestricted

INCOMING RESOURCES

All income is recognised when received. Allowance has been made for unexpired portion of annual subscriptions.

RESOURCES USED

All expenditure is accounted for when due.

NOTES TO THE ACCOUNTS

EXPENDITURE

Note 1 - Hall Hire and Refreshments

General Meetings	3,160		
Committee Meetings	473		
New Members & Groups	50	£	3,683

Note 2 - Administration

Software Licences	444		
Printing, Postage and Stationery	862	£	1,306

BALANCE SHEET

Note 3 - Prepayments

Head Office	2,649		
Software Licences	148	£	2,797

Note 4 - Other Creditors

Unexpired Gift Aid	1,026		
Accrued Expenses	92	£	1,118

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THORPE BAY U3A (CHARITY NUMBER
11328162) FOR THE YEAR ENDED 30TH JUNE 2023**

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the 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 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; or

3 the accounts do 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 requirements 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.



1st September 2023

**MR COLIN RUSSELL
166, MAPLIN WAY.
SOUTHEND-ON-SEA SS1 3ND**

THORPE BAY U3A

England & Wales - Charity number 1138162

Accounts

Trustee's Report

Thorpe Bay U3A is financed by membership fees that have been calculated to cover general and administrative costs and provide a small surplus to meet the requirements of the Charity Commissioners. Gift Aid is collected from HMRC on behalf of its taxpaying members. The accounts are examined by an Independent Examiner and are reported annually to the Commission. Thorpe Bay U3A's organisation provides a Public Benefit by informing and servicing its members in several different ways. A speaker is hired for one meeting in each month in a hall of sufficient size to accommodate all wishing to attend, this year's meetings have been held at the Shoeburyness and Thorpe Bay Baptist Church. There are over 80 interest groups organising over 80 events each month. Generally, groups meet monthly, usually in a home, to share interests, to develop skills, and to be entertained. Each group is self-funding, and makes charges as appropriate to cover direct costs. A magazine is distributed quarterly to members, by e-mail or can be collected at the monthly meeting, giving full details of all events. Additional events, together with Here and There and Theatre Groups, organised centrally, are open to all our U3A members in a normal year. The Management Committee of up to twelve trustees meets every month. Each trustee reports on one area of responsibility. Minutes are kept. Trustees are unpaid apart from reasonable expenses incurred in the course of their committee work and reimbursement for food, drink etc purchased. There are no transactions with related parties. The Thorpe Bay U3A is a non-profit making charity registered by the Charity Commission as a private association run solely for the benefit of its members. It is affiliated to the Third Age Trust, a central organisation that gives assistance and advice, facilitates insurance and develops the interests of U3A's throughout the country. Thorpe Bay U3A is autonomous, regulated by a self-perpetuating board of trustees. At the end of the financial year the membership totalled 790.

Risks

Thorpe Bay U3A has public liability insurance. The Trustees consider the charity to be Going Concern and that there is sufficient working capital to cover all risks that the Charity may encounter. Our reserves at the end of the year were £14,347 which equates to 13 months of expenditure.

Bank Accounts

Two Metro Bank Accounts are used, a Main Account and a Social Account. Money is also held on one-year fixed deposit with the United Trust Bank, the deposit is protected by the Financial Services Compensation Scheme.

THORPE BAY U3A

REGISTERED CHARITY NUMBER 1138162

Statement of Financial Activity for the year ended 30th June 2022

2020/21 £		2021/22 £
	Income	
6,505	Membership fees	7,541
0	Door takings	409
804	Gift Aid income tax repayments	906
0	Educational events income	32,140
114	Interest	79
<hr/> 7,423		<hr/> 41,075
	Expenditure	
696	Licences, affiliations & insurances	2,938
200	Hall Hire and meeting refreshments	3,719 (See Note 1)
0	Educational events costs	32,140
1,274	Administration costs	1,079 (See Note 2)
399	Magazine costs	1,747
1,505	Cost of speakers	2,085
0	Support for groups	38
45	Other costs	532
<hr/> 4,119		<hr/> 44,278
3,304	Surplus (Deficit) to reserves	(3,203)

THORPE BAY U3A

REGISTERED CHARITY NUMBER 1138162

Balance Sheet as at 30th June 2022

2020/21 £		2021/22 £
	Bank and Cash	
5,705	Bank – current account	9,794
10,000	Deposit Account	10,000
2,043	Bank – designated activities	6,239
82	Cash in hand	83
	Debtors and Prepayments	
1,441	Other debtors	177
3,150	Prepayments	2,955 (see Note 3)
<hr/>		<hr/>
22,421		29,248
	Creditors	
168	Membership fees in advance	0
1,863	Trip money held for future dates	4,516
2,840	Other creditors	10,385 (see Note 4)
<hr/>		<hr/>
4,871		14,901
<u>17,550</u>	Net Assets	<u>14,347</u>
	Represented by:	
	Reserves	
14,246	Balance brought forward	17,550
3,304	Surplus/(deficit) for the year	(3,203)
<u>17,550</u>		<u>14,347</u>

THORPE BAY U3A

REGISTERED CHARITY NUMBER 1138162

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2022

ACCOUNTING POLICIES

The financial statements of the charity have been prepared on an accruals basis in accordance with the current Charities SORP (FRS 102) and under the historic cost convention. They include all transactions, assets, and liabilities for which the trustees are responsible in law.

GOING CONCERN

The financial statements have been prepared on the assumption that the charity is a going concern and will continue to operate in the foreseeable future.

FUNDS

All funds are unrestricted

INCOMING RESOURCES

All income is recognised when received. Allowance has been made for the unexpired portion of annual subscriptions.

RESOURCES USED

All expenditure is accounted for when due.

NOTES TO THE ACCOUNTS

EXENDITURE

1 Hall Hire & Refreshments

General Meetings	2853	
Committee Meetings	497	
New Members & Groups	369	£3,719

2 Administration

Gifts and Gratuities	25	
Printing, Postage & Office Stationery	994	
Computer Expenses	60	£1,079

BALANCE SHEET

3 Prepayments

Head Office	2,364	
Licences	591	£2,955

4 Other Creditors

Unexpired Membership Fees & Gift Aid	9,770	
Magazine	550	
Ukulele	65	£10,385

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THORPE BAY U3A (CHARITY
NUMBER 11328162) FOR THE YEAR ENDED 30TH JUNE 2022**

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the 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 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; or

3 the accounts do 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 requirements 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.

18th August 2022

**MR COLIN RUSSELL
166, MAPLIN WAY.
SOUTHEND-ON-SEA SS1 3ND**

THORPE BAY U3A

REGISTERED CHARITY NUMBER 1138162

Statement of Financial Activity for the year ended 30th June 2022

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THORPE BAY U3A

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4,871		14,901
<u>17,550</u>	Net Assets	<u>14,347</u>
	Represented by:	
	Reserves	
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THORPE BAY U3A

REGISTERED CHARITY NUMBER 1138162

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2022

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BALANCE SHEET

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RESPONSIBILITIES AND BASIS OF REPORT

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