



Trustees' Annual Report for the period

Period start date			Period end date		
01	Jan	2025	31	Dec	2025
From			To		

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Venton	
Down Road	
Tavistock, Devon	
Postcode	PL19 9AG

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 Paul Ward	Chair		The AGM of Members
2 Randall Williams	Secretary	1 January to 5 March	The AGM of Members
3 Hannah Miatt	Secretary	5 March to 31 December	The AGM of Members
4 Angela Pitt	Treasurer		The AGM of Members
5 Tony Rose	Membership Secretary	1 January to 5 March	The AGM of Members
6 Jane Ward	Speaker Secretary	1 January to 5 March	The AGM of Members
7 Isobel Davies	Speaker Secretary	5 March to 31 December	The AGM of Members
8	Trustee	All year	
9 Sonja Armstrong	Group Liaison	1 January to 5 March	The AGM of Members
10 Linda Diggle	Group Liaison	5 March to 31 December	The AGM of Members
11	Trustee	All year	
12 Caroline Lorenzi	Newsletter distribution		The AGM of Members

13	Chris Webb	Events Committee		The AGM of Members
14	Susie Pitt	Beacon Administrator	5 March to 31 December	The AGM of Members
15	Andy Hutton	Vice Chair	5 March to 31 December	The AGM of Members
16				
17				
18				
19				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution: Adopted 5 th March 2014 and amended most recently on 2 nd March 2022
How the charity is constituted (eg. trust, association, company)	Unincorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by members at the Annual General Meeting held in March.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees' attention is drawn to the Charity Commission Guidance Notes and the support documentation available from the Third Age Trust.

The charity has an Executive Committee of trustees and others which is responsible for the management of the charity and meets every two months or more frequently if required. It is a member of the Third Age Trust. This provides general and legal guidance and insurance.

It is a member of a local area network of other nearby u3as (Two Moors Network).

Major risks have been identified and control measures to manage those risks set out in the Risk Management Policy.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

The only restriction on membership is that members are not in full time gainful employment.

Trustees have reviewed the Charity Commission guidance on public benefit and have had due regard to this in managing the charity. The guidance states that, where a purpose is clearly beneficial, there is no need to provide evidence to prove this. It is our trustees' belief that the advancement of education as defined in our objects is intrinsically beneficial. We consider that the charity benefits a sufficient section of the public, defined by those people who are no longer in fulltime employment, mostly in the postcode areas PL19 and PL20. Our report is therefore limited to demonstration of how our activities achieve the objects of the charity.

The charity achieves its objects through three primary areas of operation:

- monthly meetings open to all members at which invited speakers deliver lectures on a wide variety of subjects ranging across the cultural, historical, artistic, scientific and environmental spheres,
- small interest groups under leaders/facilitators drawn from the membership to study various subjects and to pursue common interests and activities – there are 63 different groups who meet regularly,
- events open to all members which include quizzes, theatre visits and visits to places of interest locally and further afield.

The charity promotes the principle of continual learning through later life. The wide variety of activities available provide a stimulus to physical and mental activity, well-being and social interaction. It operates on a self-help basis without the use of paid facilitators; instead, members offer their expertise and knowledge free of charge to contribute to the learning of other members. This approach ensures that the charity's educational and developmental objects are achieved while the quality of life of members is enriched. In the words of the strapline of the Third Age Trust, we help members to learn, laugh, live.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The contribution of volunteers is central to the success of the charity. As well as the trustees and other volunteers who manage the charity, each of the interest groups is led by members on a voluntary basis. We are very grateful to all those people for their contribution.

Summary of the main achievements of the charity during the year

It is good to report that the charity is thriving. we have 541 members registered on the Beacon database. This is more than we had at this time last year, but numbers go up and down as new members sign up and others leave. However, the direction of travel remains that of continuing growth.

Our monthly speaker meetings have been well attended with between 100 and 150 members at each one. Three talks related directly to Tavistock including "Picturing the Past" by TDu3a member Kevin Dickens, "The River Tavy and early Tavistock" by Dr Sharon Gedde, and "Tavistock versus the Taj Mahal, the town's significance as a World Heritage Site" by local historian and archaeologist Andrew Thompson. The Christmas meeting comprised musical entertainment followed by seasonal light refreshments. Our August meeting took the form of our fifth "Party in the Park", which was well attended and received.

Our Groups Coordinator reports that there are currently 63 active groups. Since the last AGM, a new birdwatching group has been established and several other groups that were in their infancy this time last year are now thriving. Special interest groups form the core of many members' involvement with the u3a. All are led on a voluntary basis by our members.

Theatre visits have remained popular, with a good mix of plays, musicals and ballets. The Events Committee have organised numerous well attended local events such as a quiz, visits to local towns, coach trips and river cruises, water treatment works, IKEA and Christmas markets. The 2025 u3a Holiday was a very successful visit to Liverpool & Cheshire, with the opportunity to explore a number of places of interest in the Liverpool and surrounding area.

Six editions of a very professionally produced newsletter have been published during the year. All the activities of the charity are also publicised on our very comprehensive website.

The Executive Committee have continued to work effectively behind the scenes to ensure compliance with legal requirements and expectations and to steer the overall direction of the u3a. We have represented Tavy District u3a at meetings of the Two Moors Network, and have regularly liaised with our regional representatives on u3a Council.

In addition to the "office" functions, members of the committee have organised and delivered specific events including coffee mornings for new members, a group leaders' lunch in the Parish Rooms, the Picnic in the Park in August, and the catering for the Christmas meeting.

Trustees would like to express their very grateful thanks to the many members who have contributed on a voluntary basis to the success of the charity.

Brief statement of the charity's policy on reserves

Cash reserves are held at the bank in accounts that are protected by the Financial Services Compensation Scheme. The level of reserves is sufficient to meet unanticipated expenditure but the Trustees policy is not to hold a higher level of reserves than is necessary. They consider it is sufficient to hold reserves of a minimum of £2,500 at the lowest point of the cashflow cycle.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The primary source of funds is from the annual membership fees. As reported above, membership reached a record level of 541 members at the end of the year and this has contributed to a healthy financial outcome. The accounts show a surplus of £3,684. There was a healthy balance at the end of the year of £8,940, of which £2,141 is held on behalf of groups and is therefore not available for general expenditure.

Another contributory factor to the relatively large surplus was a restructuring of the membership fees that took place shortly before the start of the year, in which payment for the national magazine became an optional extra element for those members who wished to receive it. This enabled us to hold the basic membership subscription at a unchanged level but the extra income has contributed to a level of reserves that is more than strictly necessary. However, those reserves should enable us to maintain the membership subscription constant for some time in the future during which it is anticipated that the level of reserves will slowly fall.

Expenditure is used to pay for venue hire and speakers' expenses, support services from the Third Age Trust, communications including distribution of the Third Age Trust magazine and the charity's own newsletter and for the administration of the charity. There are no investments other than cash held at banks.

Section F

Other optional information

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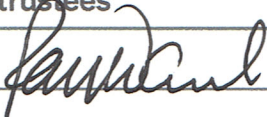
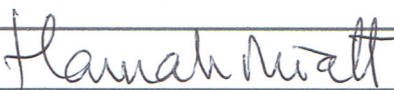
Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Paul Ward

Hannah Miatt

Position (eg Secretary,
Chair, etc)

Chair

Secretary

Date

4 March 2026

4 March 2026

Tavy District u3a		
Accounts for the period ended 31 December 2025		
These accounts are drawn up on a receipts and payments basis rather than an accruals basis, reflecting transactions that took place during the year, without apportioning income or expenditure to prior or subsequent years. In terms of the Charity Commission categories, all funds are unrestricted.		
	2025	2024
Income and Expenditure		
Receipts		
Receipts from groups	£6,275	£4,740
Subscriptions (Membership)	£7,868	£7,213
Events	£6,470	£8,768
Theatre visits	£7,116	£3,956
Gift Aid reclaim	£1,280	£1,158
Miscellaneous	£379	£120
Savings account interest	£61	£109
Total receipts	£29,449	£26,064
Payments		
Payments on behalf of groups	£5,215	£4,567
Events	£5,669	£7,248
Events cards (SumUp) expenses	£68	£38
Theatre visits	£6,549	£5,007
Town Hall and other venue hire	£2,461	£2,388
Catering	£1,285	£1,050
Printing and stationery	£568	£642
Membership fee paid to the national office (Third Age subs)	£1,788	£1,736
u3a Matters	£102	£1,041
Speakers' expenses	£665	£574
Fee for access to the Beacon data management system	£485	£467
Postage and telephone	£166	£284
Equipment purchases	£204	£1,256
Miscellaneous Expenditure	£484	£217
PayPal commission	£56	£52
Total payments	£25,765	£26,567
Surplus/Deficit for the year	£3,684	-£503
Cash float held by Events Committee	£50	£50
Balances		
Bank balance for accounts at the end of the year	£8,940	£5,257
2019 / Add back cancelled cheque 50		

The draft accounts were approved by the Executive Committee on 7 January 2026 and by Robin Burdfield, Independent Examiner on 23 January 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Tavy District u3a

On accounts for the year
ended

31.12.2025

Charity no
(if any)

1159196

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2025.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

23 Jan 2025

Name:

ROBIN BURDFIELD

Relevant professional
qualification(s) or body

BA ACCOUNTANCY

Address:	WEST BATER DOWN COTTAGE
	NORTH BRENTON TAVISTOCK DEVON PL19 0NB

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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