

## Trustees' Annual Report – To Year End 31/08/2025

### Charity Details

Charity Name	Thorley u3a
Charity Registration Number	1182852
Address	c/o The Chairman Thorley u3a 34 Broadleaf Avenue, Thorley Park, Bishop's Stortford, CM23 4JY

### Trustees – Officers

Nigel Varnam	Chair	Elected 8 <sup>th</sup> January 2024
Linda Ketteridge	Vice Chair	Elected 8 <sup>th</sup> January 2024
Pam Archer	Business Secretary	Elected 9 <sup>th</sup> January 2023
Ryland Perrin	Treasurer	Elected 6 <sup>th</sup> January 2025

### Trustees – Non-Officers

John Bailey	Assistant Treasurer	Elected 6 <sup>th</sup> January 2020
Anne Willett	Membership Secretary	Elected 9 <sup>th</sup> January 2023
Dave Willett	Communications	Elected 9 <sup>th</sup> January 2023
Linda Maxwell	Speaker Co-ordinator	Co-opted 19 <sup>th</sup> January 2023
Annie Compton	Groups Co-ordinator	Elected 8 <sup>th</sup> January 2024

### Advisers

Nick Ambrose	e-mail and Cloud Storage	Non Trustee
Ken Blethyn	Beacon System	Non Trustee

## Governance

The governing document of the charity is its constitution adopted on 4th March 2013, as amended at an Emergency General Meeting on 9th April 2018 and as amended at AGM 8<sup>th</sup> January 2024.

Thorley u3a is an un-incorporated charitable organisation with a financial turnover of between £25,001 and £250,000. As such, the charity is required to file a Charity Commission Annual Return.

The Return comprises an online form, a PDF copy of accounts (independent examination required), and the Trustees' Annual Report. These items are due to be filed within ten months of the charity's financial year-end of 31st August.

Trustees are nominated and elected by members, usually for a period of three years. Appointment of new Trustees takes place at the AGM, normally in January. The Trustees manage the charity by way of monthly committee meetings which all members are welcome to attend.

Thorley u3a is a member of the Third Age Trust.

## Financial Review

Principal sources of funds are membership subscriptions and payments from members for the activities in which they participate.

The Trustees constantly review the level of reserve funds and will adjust membership fees according to our financial expectations. Our aim is to maintain a level of funding approximating to between 6-9 months' annual income in reserves.

Subscriptions for the financial year (to 31st August 2025) were £15.00 per member and it has been decided to maintain them at that level for the following financial year (to 31st August 2026).

Accounts for the year to 31st August 2025 have been approved by the charity's independent examiner and are appended to this report.

## Public Benefit Statement

In carrying out their duties, the Trustees have had full regard to the guidance issued by the Charities Commission on public benefit and that of the Third Age Trust.

## Objectives and 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, for those residing in Thorley, Bishop's Stortford and its surrounding locality.

### Activities for achieving objects

- Held monthly meetings available to the entire membership at which invited speakers delivered talks on topical and educational subjects.
- Operated more than 40 Interest Groups, covering topics such as art, customs & cultures, languages, gardening, bridge, photography, walking, singing, Pilates, etc. New groups started recently include a discussion group, seated exercise to music and line dancing.
- Organised a Quiz Night in October 2024, with 73 members attending, and a Christmas Lunch in December 2024 with 108 members attending. Organised a meeting for all new members in November 2024
- Organised a number of trips and outings for members, including a visit to the Houses of Parliament, a Livery Company, several theatre and garden trips, and Ely Cathedral.
- Organised Spring and Christmas choir concerts.
- Ran a five-night visit to Cornwall in May 2025
- Maintained our new (WordPress) website and issued monthly news Update emails to promote the organisation's activities and provide access to members' news and Interest Group activities. Issued our quarterly Newsletter to all members.
- Ongoing program to maintain and expand the activities offered.
- Continued to meet with neighbouring U3A groups to share knowledge experience and group sharing where possible.

The operation of Thorley u3a relies upon the dedicated contributions made by members on a voluntary basis.

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## Achievements and Performance

- Provided a University of the Third Age for approximately 650 retired and semi-retired residents of Thorley, Bishop's Stortford, and the surrounding locality.
- Provided educational and informative talks for members attending monthly meetings.
- Provided Interest Groups for members covering a wide range of educational and associated activities.
- Provided news and information to all members about Thorley u3a and the wider u3a movement's activities.
- Maintained our new modern (WordPress) website to replace our aging website which was no longer going to be supported.
- Enabled members, some of whom are isolated people, to make new friends and acquaintances and to participate more fully in the local community.
- Membership as of 31st August 2025 is 638.

## Declaration

The Trustees declare they have approved the report above.

Signed on behalf of the charity's trustees.

Signature: NIGEL VARNAM

Nigel Varnam (Chair)

Date: 1<sup>st</sup> November 2025

## References:

Prepare a charity annual return

<https://www.gov.uk/guidance/prepare-a-charity-annual-return>

Send annual online return

<https://www.gov.uk/send-charity-annual-return>

Charity reporting and accounting essentials

<https://www.gov.uk/government/publications/charity-reporting-and-accounting-the-essentials-cc15b/charity-reporting-and-accounting-the-essentials>

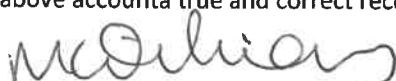
# Thorley U3A Social Account Income Expenditure 1st September 2024 to 31st August 2025

Social Account			
Income		Expenditure	
	Amount		Amount
Art Group	1,152.56	Art Group	880.14
Badminton Group	150.00	Badminton Group	90.00
Bridge Group	4,115.50	Bridge Group	2,393.55
Choir	8,032.49	Choir	6,229.38
Cultures and Customs Group	5,978.73	Cultures and Customs Group	4,053.00
Dressmaking Group	962.70	Dressmaking Group	882.00
Family History Group	1,467.47	Family History Group	637.75
Garden Group 1	5,092.48	Garden Group 1	3,914.00
Garden Group 2	1,170.75	Garden Group 2	614.00
History Group	4,675.51	History Group	3,042.00
Photography Group	570.00	Photography Group	375.00
Table Tennis Group 1 (Wednesday)	1,965.25	Table Tennis Group 1 (Wednesday)	1,749.75
Table Tennis Group 2 (Tuesday)	1,770.60	Table Tennis Group 2 (Tuesday)	1,717.00
Table Tennis Group 3 (Thursday)	1,826.00	Table Tennis Group 3 (Thursday)	1,759.25
What The Papers Say	403.00	What The Papers Say	252.00
Balance on Completed Trips/Events (LH)	113.00	Balance on Completed Trips/Events (LH)	0.00
Balance on Completed Trips/Events (MB)	58.49	Balance on Completed Trips/Events (MB)	0.00
Balance on Completed Trips/Events (SP)	662.20	Balance on Completed Trips/Events (SP)	86.00
Miscellaneous	418.82	Miscellaneous	403.82
Christmas Lunch 2024	4,254.00	Christmas Lunch 2024	4,254.00
Cornwall Deposits	2,354.50	Cornwall Deposits	2,300.00
Dolly Parton (SP)	3,047.00	Dolly Parton (SP)	3,047.00
Michael Jackson Musical (SP)	390.00	Michael Jackson Musical (SP)	390.00
The Great Gatsby (SP)	4,056.00	The Great Gatsby (SP)	4,024.00
Quiz Night 2024	912.50	Quiz Night 2024	912.50
Fiddler on the Roof (SP)	3,619.00	Fiddler on the Roof (SP)	3,588.00
Scotland Trip deposits (MB)	836.00	Scotland Trip deposits (MB)	836.00
Evita (SP)	3,850.00	Evita (SP)	3,885.00
WEYMOUTH TRIP deposits (MB)	1,600.00	WEYMOUTH TRIP deposits (MB)	0.00
QUIZ NIGHT 2025	29.00	QUIZ NIGHT 2025	0.00
<b>Total Income (incs £8322 B/F) 65,533.55</b>		<b>Total Expenditure 52,315.14</b>	

Social Bank Account balance 01/09/2024	8,321.88
Group income this financial year	57,211.67
Group expenditure this financial year	52,315.14
<b>Social Bank Account balance 31/08/2025</b>	<b>13,218.41</b>

**Total accumulated surplus in Groups 13,218.41**

The above financial statement has been prepared from the records kept by the Treasurer and the receipts presented to me. I have carried out an examination of the accounts and have received satisfactory explanations on all matters raised. I find the above accounts true and correct record of the club's financial position.

Auditor: 

Date: 15/10/25

# Thorley U3A End of Year Account Summary to 31st August 2025

Income	
Donations (Riviera Travel)	£ 2,652.05
Gift Aid	£ 1,348.83
Membership Subscriptions (Sept 2024 - Aug 2025)	£ 5,655.00
Membership Subscriptions (Sept 2024 - Aug 2025)	£ 3,180.00
Profits from events (Quiz and Xmas Lunch)	£ 128.90
Interest on deposit account	£ 95.58
Total Income	£ 13,060.36

Expenditure	
Admin expenses	
Audit Fees	£ 420.00
Group costs swiched to Social account re Donations	£ 1,968.99
Beacon Subscription	£ 623.00
Equipment	£ 251.43
Expenses	£ 146.70
Hall Hire monthly meetings	£ 1,705.00
Hall Hire other	£ 203.75
Refreshments - monthly meetings	£ 581.78
Speaker Fees	£ 1,310.00
Third Age Trust Magazine	£ 1,656.36
Third Age Trust Membership Subscription	£ 2,524.00
Total Expenditure	£ 11,391.01

Current and Deposit Accounts - Balances brought forward	
Current account Brought Forward 1st Sept 2024	£ 13,747.21
Deposit account Brought Forward 1st Sept 2024	£ 6,104.68
Surplus for year to 31st August 2025	£ 1,669.35
	£ 21,521.24

Current and Deposit Accounts - Balances carried forward	
Current account carried forward 31st Aug 2025	£ 15,320.98
Deposit account carried forward 31st Aug 2025	£ 6,200.26
	£ 21,521.24

## Notes.

The above figures assume that all Groups are self funding and that the Social Account is non Profit/Loss making

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