Independent Examiner's Report to the Trustees of Stourbridge u3a

I report to the trustees on my examination of the accounts of Stourbridge u3a for the year ended 28 February 2026.

Responsibilities and basis of report

As the trustees of Stourbridge u3a you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

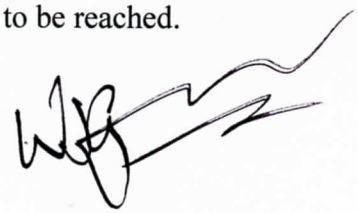
I report in respect of my examination of Stourbridge u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Stourbridge u3a 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.

Signed: 

Name: W John Gripton IPFA

Address: 31 Rectory Road
Stourbridge
West Midlands
DY8 2HA

Date: 26th March 2026

STOURBRIDGE U3A

INCOME AND EXPENDITURE ACCOUNT
For The Year Ended 28 February 2026

	Notes	2026 £	2025 £
INCOME			
Membership Subscriptions		9705.00	9123.00
Group Income	1	15344.15	15009.91
Events & Outings	2	12487.50	13594.50
Visitors		69.00	90.00
Donations and Other Income		753.32	828.64
Interest from Bank		313.91	313.87
		38672.88	38959.92
EXPENDITURE			
Group Expenses	3	14226.04	14521.92
Events & Outings	4	11861.39	12839.03
Third Age Trust		4730.32	4178.81
Members' Newsletters		6.80	19.29
Monthly Meetings		2426.24	2240.81
AGM / Membership Expenses	5	428.90	710.45
Committee Expenses	6	675.05	752.91
First Aid		1445.63	0.00
Paypal Commission		101.98	85.69
Bank Charges		123.84	165.58
		36026.19	35514.49
SURPLUS OF INCOME OVER EXPENDITURE		2646.69	3445.43

BALANCE SHEET
as at 28 February 2026

			2026 £	2025 £
Net Assets				
Bank Accounts:		Business Account	496.30	1527.39
		Deposit Account	19000.00	15981.27
Paypal Account			42.95	48.93
Cash			191.71	299.16
			19730.96	17856.75
Amounts receivable and amounts prepaid:	Group fees received late		84.00	0.00
	Events expenses paid in advance		450.00	672.00
	Accommodation costs paid in advance		153.60	0.00
	AGM and members renewals expenses paid in advance		165.78	212.90
	Committee expenses paid in advance		0.00	350.00
			853.38	1234.90
Less: Amounts received in advance and amounts payable:	Events advance bookings		426.00	1086.00
	Accommodation expenses due		120.00	614.00
			546.00	1700.00
Net adjustments:			307.38	-465.10
Net Assets			20038.34	17391.65
Represented By:				
Reserves:		Balance Brought Forward	17391.65	13946.22
		Surplus / (Deficit) for year	2646.69	3445.43
			20038.34	17391.65

STOURBRIDGE U3A

Year ended 28 February 2026

Adjustments to the accounts

		2026	2025
		£	£
1	**Group income**		
	Per Beacon accounting system	15260.15	15039.91
	Group fees received late at 29 Feb 2024	0.00	-30.00
	Group fees received late at 28 Feb 2026	84.00	0.00
		15344.15	15009.91
2	**Events and outings income**		
	Per Beacon accounting system	11827.50	12796.50
	Advance ticket sales at 28 Feb 2025: B'ham Rep	271.00	1084.00
	: Tredegar	815.00	800.00
	Advance ticket sales at 28 Feb 2026: Grand Theatre	-354.00	-271.00
	: Botanical Gardens	-72.00	-815.00
		12487.50	13594.50
3	**Group expenses**		
	Per Beacon accounting system	14873.64	14099.92
	Accommodation costs payable at 29 Feb 2024	0.00	-192.00
	Accommodation costs payable at 28 Feb 2025	-614.00	614.00
	Accommodation costs payable at 28 Feb 2026	120.00	0.00
	Accommodation costs paid in advance at 28 Feb 2026	-153.60	0.00
		14226.04	14521.92
4	**Events and outings expenses**		
	Per Beacon accounting system	11639.39	13471.03
	Expenses paid in advance at 29 Feb 2024: Windsor outing	0.00	40.00
	Expenses paid in advance at 28 Feb 2025: Deposits for coach hire	450.00	-450.00
	: Admission fees B'ham Rep	222.00	-222.00
	Expenses paid in advance at 28 Feb 2026: Deposits for coach hire	-350.00	0.00
	: Admission fees Belvoir	-100.00	0.00
		11861.39	12839.03
5	**AGM expenses and members renewal expenses**		
	Per Beacon accounting system	381.78	575.85
	Paid in advance for 2025	212.90	347.50
	Paid in advance for 2026	-165.78	-212.90
		428.90	710.45
6	**Committee expenses**		
	Per Beacon accounting system	325.05	1102.91
	Paid in advance at 28 Feb 2025	350.00	-350.00
		675.05	752.91

Stourbridge University of the Third Age (Stourbridge u3a)

Charity Registration Number 1166067

Trustees' Report 2026

There is very little change to last year's report.

We are an independent organisation working under the umbrella of the national body, The Third Age Trust.

Stourbridge u3a is run entirely by unpaid volunteers. The main committee is made up of four executive officers: Chair, Vice Chair, Treasurer and Business Secretary, plus eight further members. All the committee are also the trustees of the charity.

We currently have in the region of 630 members, up from 600 members last year. We are a self-help organisation offering 45 interest groups ranging from Astronomy and book groups through crafting, and modern languages to photography, ukulele, walking cricket and pickleball. Each group is led by a member with the aim of facilitating the participation of others.

Each member contributes £1 per session towards the group's expenses. This in no way covers the cost of the venue for many of the groups. The exceptions being those, such as the walkers, bus-safari and cycling groups, which incur no overheads and help subsidise those that do.

We receive no outside funding, relying upon annual subscriptions and members' contributions to group funds.

Stourbridge u3a has been using its reserves to fund the difference between income and expenditure.

The groups are aimed at providing mental and physical stimuli and, most importantly, a friendly atmosphere where social interaction can take place.

Our members are either retired or not currently in full time work and many are widowed or live alone so opportunities to meet others, and the ability to have a chat and a cup of tea is important to their wellbeing.

We have stayed connected with our members through social media, emails, our website, and an excellent newsletter. We also have gone out to community groups, health care settings and set up visual displays to raise awareness of the benefits of our u3a.

Our events sub-committee have organised outings to places that are of interest to a cross section of the members.

Every month we invite a speaker to give a talk, normally attended by about 100 members. We pay for most of these guest speakers but there is also the opportunity for members to highlight their own interests.

One of the areas we are working on is increasing and supporting diversity and inclusivity, and above all in getting across the message that,

“It is not what the u3a can do for you but what you can do for the u3a”.

We are a small organisation working hard to do what we can for the mental, intellectual, and physical wellbeing of our community.

Trevor Hähn

Business Secretary

On behalf of Stourbridge u3a Trustees

October 2026