TORRIDGE THIRD AGE GROUP

REGISTERED CHARITY NUMBER 1038910

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial period which properly present the charity's receipts and payments for the period together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

INDEPENDENT EXAMINER'S REPORT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TORRIDGE THIRD AGE GROUP

I report on the financial statements of the Charity for the year ended 31 March 2026, which are set out on pages 3 and 4.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the financial statements; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to examine the financial statements under section 145 of the Act and to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to our attention:

> which gives me reasonable cause to believe that in any material respect the requirements:
>
> > to keep accounting records in accordance with section 130 of the Act; and
> >
> > to prepare financial statements which accord with the accounting records and to comply with accounting requirements of the Act have not been met; or
>
> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

P A DEAN
Accountant
3 Springfield Terrace
East-the-Water
BIDEFORD
Devon
EX39 4AN

1 June 2026

RECEIPTS AND PAYMENTS ACCOUNT – GENERAL PURPOSES FUND
for the year ended 31 March 2026

	2026 £	2025 £
INCOMING RESOURCES		
Income from Generated Funds		
Social and fund-raising activities – coffee mornings and raffles	356	669
Special Interest groups – room hire and other contributions	11,254	10,864
	11,610	11,533
Income from Charitable activities		
Membership subscriptions	3,863	4,407
Gift Aid recovered on subscriptions	540	505
Donations	32	37
Lunch contributions	128	80
	4,563	5,029
Investment income – interest	556	871
TOTAL RECEIPTS	16,729	17,433
RESOURCES EXPENDED		
Costs of Generated Funds		
Upper Room hire, utilities, cleaning and repair costs	4,186	4,168
Room and hall hire for Special Interest groups	8,983	6,182
Equipment for Special Interest groups	619	173
Social and fund-raising activities – coffee mornings and raffles	143	177
	13,929	10,700
General support costs of Charitable activities		
Accountancy	40	40
Affiliation fees (net)	1,598	1,468
Bank charges	19	-
Equipment purchased	382	13
Furniture purchased	776	-
Printing, stationery, photocopying and software	801	691
Postages, wi-fi and telephone	476	471
Speakers' lunches and expenses	513	40
Sundries	163	106
	4,768	2,829
TOTAL PAYMENTS	18,699	13,529
NET (DEFICIT)/SURPLUS OF RECEIPTS OVER PAYMENTS FOR THE YEAR	(1,970)	3,904
BANK AND CASH BALANCES BROUGHT FORWARD	60,864	56,960
BANK AND CASH BALANCES CARRIED FORWARD	£58,894	£60,864

STATEMENT OF ASSETS AND LIABILITIES
as at 31 March 2026

	2026 £	2025 £
CURRENT ASSETS		
Triodos Bank - 3 Year deposit	42,503	42,011
Scottish Widows Bank	-	5,798
Lloyds Bank	15,917	12,430
Cash in hand – held by Special Interest groups	474	625
TOTAL CURRENT ASSETS	£58,894	£60,864

	2026 £	2025 £
GENERAL PURPOSES FUND		
Opening balance	60,864	56,960
Net (deficit)/surplus of receipts over payments for the year	(1,970)	3,904
TOTAL FUNDS	£58,894	£60,864

NOTES TO THE ACCOUNTS
for the year ended 31 March 2026

1. ACCOUNTING POLICIES

Basis of accounting

The Trustees confirm that they believe the Charity is a going concern and the financial statements have been prepared in accordance with the Charities Act 2011, applicable accounting standards and the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities. These financial statements are prepared under the historical cost convention using the receipts and payments basis, with a Statement of Assets and Liabilities at the year end.

Income tax reclaimable under the Gift Aid scheme is recognised in the Statement of Assets and Liabilities when there is entitlement and the amount can be measured with sufficient reliability.

Mr G Thompson
Chairman

Mrs H Williams
Honorary Treasurer

28 May 2026