Bracknell Forest U3A Income and Expenditure Account for year ending 31 March 2026
Charity Reg. No. = 1153789
All figures in £, (brackets indicate negative)

	2025-26			2024-25	
Category	**Income**	**Expenditure**		**Income**	**Expenditure**
Membership subscriptions	9,723.00			8,879.50	
PayPal commission on online memberships		219.77			196.55
Gift Aid	1,601.13			1,376.20	
Bank Interest	70.61			108.19	
Commission	611.82				
Donations	49.50			454.82	
Membership Support		1,168.27			549.93
National Office Capitation Fee		2,896.00			2,608.00
"Third Age Matters" Magazine		2,176.00			1,871.12
Ad-Hoc Meetings		357.04			148.83
Licences, Website & Beacon Support		1,197.10			943.74
Thames Valley Network (TVN)		47.25			29.25
Committee Expenses		162.68			126.00
Training, Education					
Post, stationery, printing (ex. newsletter)		10.00			
Publicity		81.00			76.06
Newsletter	209.00	658.84		171.00	551.47
AGM					11.75
Miscellaneous		174.22			41.08
Purchase of Equipment		361.98			788.26
Open Meetings		1,685.60			1,728.37
Christmas Social		290.69			413.82
Group Start-up Grants/losses	60.70	110.70		60.70	96.20
Events, Outings	9,393.00	9,509.01		4,528.10	5,121.30
Sub-totals	21,718.76	21,106.15		15,578.51	15,301.73
Surplus for the year	**612.61**			**276.78**	
Brought forward	12,968.07			12,691.29	
Year-end Total	**13,580.68**			**12,968.07**	
Less transfer to Reserves	(7,000.00)			(7,000.00)	
Funds Available for General Use	**6,580.68**			**5,968.07**	
Balance Sheet	**2025-26**			**2024-25**	
Current Account	1,828.43			1,912.85	
Deposit Account	14,579.47			13,508.86	
PayPal	367.53			260.65	
Locally Held Group Cash-in-hand	2,882.80			2,854.12	
Total Funds	19,658.23			18,536.48	
Accruals and Deferrals	(1,378.32)			(2,105.27)	
Group Funds in Bank	(1,816.43)			(609.02)	
Locally Held Group Cash-in-hand	(2,882.80)			(2,854.12)	
Reserves	(7,000.00)			(7,000.00)	
Funds Available for General Use	**6,580.68**			**5,968.07**	

For the purposes of these accounts, subscriptions paid for the year to 30 September have been treated as coterminous with the year to 31 March.

2. **Movement of group funds**

Balances at year beginning	3,463.14	3,222.29
Income	58,252.98	50,704.64
Less expenditure	(57,016.90)	(50,463.79)
Balances at year end	4,699.22	3,463.14

3. **Gross Income**

Group	58,252.98	50,704.64
Non-group	21,718.76	15,578.51
Total	79,971.74	66,283.15

Graham Clark
28 June 2026

Report of the independent examiner

I have examined the above income and expenditure account and balance sheet and confirm that they are in agreement with the books of account and explanations given to me.

Steve Edwards S R Edwards
28 June 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Bracknell Forest u3a		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	1153789
Set out on page	2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2026.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

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: S R Edwards **Date:** 28/06/2026

Name: S R Edwards

Relevant professional qualification(s) or body (if any):

Address: 62 Culver Lane
Reading
RG6 1DY

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 April 2025 Period start date To 31 March 2026 Period end date

Charity name: Bracknell Forest University of the Third Age

Charity registration number: 1153789

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**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, residing in Bracknell Forest and the surrounding locality.**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Our Open Meetings continue to be held every six weeks, which are open to both members and members of the public who wish to experience our u3a before joining. These are held in an accessible venue and special provision is made to welcome new members and those who may have a disability or special needs. Members may also watch via Zoom if they are unable to attend. Those attending are provided with refreshments after the talk which enables social interaction and meeting new people. We also have a summer and winter social at which members can join a quiz team, and dance to our music groups. We have diverse Interest Groups where members can find new skills, learn something new, join in activities, or keep the brain active; providing both mental and physical opportunities. We are a self-teaching organisation, where members both teach and learn which is beneficial in both an educational and social sense, providing educational, creative and leisure opportunities for its members by its members. Members are actively encouraged to start up new Interest Groups, or enable another group to be formed if they become over-subscribed. Group Co-ordinators keep in contact with their members by email, WhatsApp, Facebook, phone calls and

		Zoom. A range of outings are offered to promote both educational and social benefits, often with a coach included to enable more members to attend who are unable to drive or take public transport. These activities also try to combat loneliness and isolation for many and we have three groups for members on their own, which are all very active and well attended, together with Come and Meet each other smaller groups specific to a particular activity.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	These provisions show how the trustees have had regard to the requirement to provide a Public Benefit, as all activities are available to any person who chooses to become a member, provided they are no longer in full time employment.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	**n/a**
Policy on social investment including program related investment	Para 1.38	**n/a**
Contribution made by volunteers	Para 1.38	**n/a**
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Membership has continued to grow resulting in an increase to over 970 members. Our Interest Groups have broadened to include yoga, holidays both at home and further afield, theatre groups, visiting towns of interest within a reasonable distance, Wild Life and an extra coffee morning a month on a varied day for those who cannot make the usual one, together with a monthly lunch. Some groups are for people on their own or who wish to belong to a smaller interest group, which enables companionship and a sense of belonging. These are all run by volunteers and enable members to learn new things and share their knowledge, providing mental and physical stimuli in a friendly and safe atmosphere. We also have talks at our Open Meetings on a diverse range of subjects from important topics e.g. older drivers, how to stay driving for longer; Estate planning and Power of Attorney through to the dress code in Henry VIII's court, and a butler to the Royals. We continue to educate members of the ever increasing risk of scams and have begun providing first aid basic knowledge both of which can be shared with the wider community should that be necessary. Our New Members Secretary encourages new members to join in our activities or perhaps set up new interest groups. We have table at the Open Meetings to welcome and inform, together with a annual welcome event. We ask about disabilities/additional needs they may wish to share and have an Accessibility Officer to discuss such needs. Carers can attend as required and we now have a Safeguarding Officer, which is particularly important as our membership is generally within their third age. We continue to maintain close links with local councils and their Mayors, Social Prescription and the charity organisation INVOLVE Community Services. We publicize in local shops, libraries and GP surgeries, who sometimes point patients our way for social interaction etc.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**Our finances continue to be strong as a result of the increase in membership**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves to cover • Three months cover for venue hire costs • Cash flow for five months before membership income is received • Possible need to purchase or renew equipment • Provision for set-up costs for new Interest Groups • Other contingencies
Amount of reserves held	Para 1.22	**£7000**
Reasons for holding zero reserves	Para 1.22	**n/a**
Details of fund materially in deficit	Para 1.24	**n/a**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**n/a**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Principal sources of funds arise from: • Membership subscriptions and Gift Aid arising from these • Charges to members for participating in social events and outings • Charges to members for participating in their chosen Interest Groups to cover for example, hire of suitable venues
Investment policy and objectives including any social investment policy adopted	Para 1.46	**We make no investments**
A description of the principal risks facing the charity	Para 1.46	**Our main risk relates to falling membership numbers**
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**Constitution**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated members association, and a member of the Third Age Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**Elected by the membership at the AGM**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	**We have a Policies and Procedures document held on our website and reviewed annually. We follow the recommendations of The Third Age Trust on trustee selection and induction.**
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We liaise with other u3as in the Region through the Thames Valley u3a network.
Relationship with any related parties	Para 1.51	**n/a**
Other		

Reference and Administrative details

Charity name	Bracknell Forest u3a
Other name the charity uses	Bracknell Forest University of the Third Age
Registered charity number	1153789
Charity's principal address	5 Bloomfield Drive Wick Hill Bracknell Berkshire RG12 2JW

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	Robert Goddard	Chair		
2	Carol Morgan	Vice Chair		
3	Shelagh Richards	Admin Secretary		
4	Graham Clark	Treasurer		
5	Anthony Bolt	Membership Secretary		
6	Carol Clark	Groups Support Officer	To 10 July 2025	
7	Laurayne Barber	Speakers Secretary		
8	Dorothy Kirkham	Events (outings)		
	Jacqueline Young	Events (social)		
9	Niccola Hood	Minutes Secretary		
10	Stephen Richards	New Members Secretary		
11	Dianne Jubb	Publicity Officer	From 10 July 2025	Membership at AGM
12	Lynn Boden	Groups support officer	From 10 July 2025	Membership at AGM
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	none
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	none

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

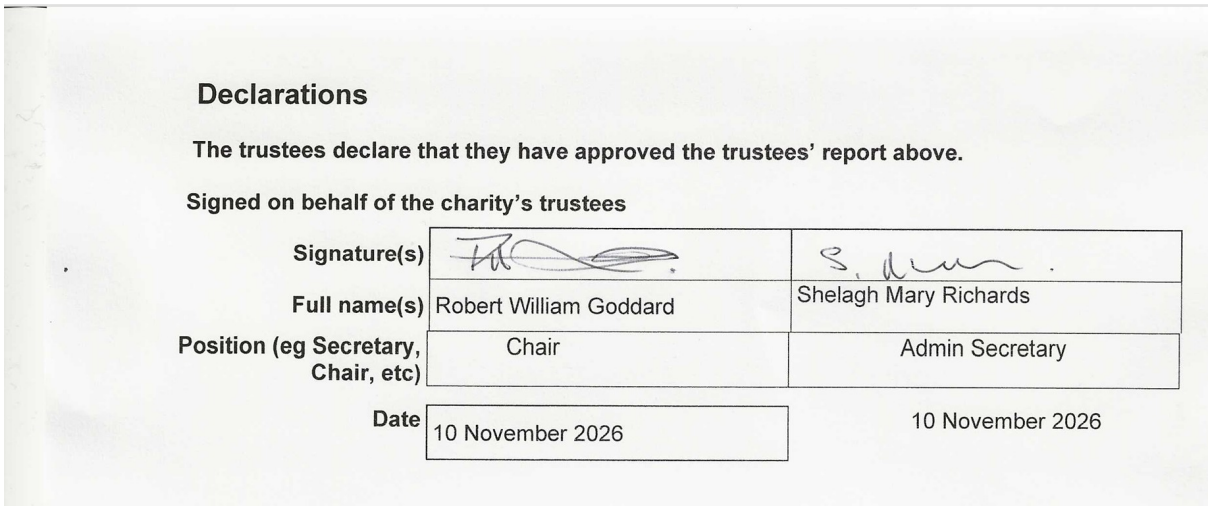
Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	See below	See below
Full name(s)	Robert William Goddard	Shelagh Mary Richards
Position (eg Secretary, Chair, etc)	Chair	Admin Secretary
Date	10 November 2026	10 November 2026



Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert William Goddard	Shelagh Mary Richards
Position (eg Secretary, Chair, etc)	Chair	Admin Secretary
Date	10 November 2026	10 November 2026