**REGISTERED CHARITY NUMBER: 298853**

# Report of the Trustees and

# Unaudited Financial Statements for the Year Ended 31 August 2026

# for

# The Swindon U3A

PPS Chartered Accountants
29 Devizes Road
Swindon
Wiltshire
SN1 4BG

The Swindon U3A

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for the Year Ended 31 August 2026


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# The Swindon U3A

## Report of the Trustees for the Year Ended 31 August 2026

The trustees present their report with the financial statements of the charity for the year ended 31 August 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### OBJECTIVES AND ACTIVITIES

**Objectives and aims**

The charity's objective is the advancement of education, and in particular the education of older people and those retired from full time work, by all means including associated activities conducive to learning and personal development in Swindon and surrounding district.

Swindon U3A is a member-led organisation, wholly run by Volunteers sharing their skills & knowledge.

An Open Day was held on 29 August 2026, with 55 groups represented. The event was well attended and received good feedback. Throughout the year approximately 124 different groups operated across the area.

The AGM took place on 10 November 2025.

**Public benefit**

The Trustees have complied with their duty to have due regard to the Charity Commission's Public Benefit guidance when exercising any powers or duties to which guidance is relevant.

### ACHIEVEMENTS AND PERFORMANCE

**Charitable activities**

In addition to the approximately 124 different groups which operated, regular monthly meetings were held, usually with speakers giving talks on a variety of interesting topics. These meetings also serve a social purpose, allowing members a chance to catch up with friends and meet new faces over a cup of tea & a biscuit.

Summer and Christmas parties were also held and these were well attended.

A New Members Meeting was held on 25 October 2025. This aimed to give newcomers a broad picture of what was available to each member and how they could make the most of their membership.

Travel & Concert Goers groups continued to arrange & organise popular trips, including to orchestral concerts, operas and places of historical interest. Other groups provide a chance for more physical exercise such as walking, various types of dance, table tennis, tai chai and more. Several groups enjoy arts and crafts as well as history, literature and music

### FINANCIAL REVIEW

**Financial position**

At 31 August 2026 the charity had total funds of £73,687 of which £71,520 are unrestricted

This financial year there was a surplus of £6,016 an increase £3,276 on 2025.

**Reserves policy**

It is the trustees' policy to hold reserves amounting to at least 6 months of unrestricted expenditure to enable the organisation to continue to operate if its funding sources ceased.

At 31 August 2026 the charity held free reserves of approximately £71,520. It is acknowledged that this figure is in excess of the required reserves (6 months expenditure being around £33,000).

It is not proposed to create any specific reserves for expenditure in the year 2026-27.

## The Swindon U3A

## Report of the Trustees
## for the Year Ended 31 August 2026

### STRUCTURE, GOVERNANCE AND MANAGEMENT

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Recruitment and appointment of new trustees**

Potential Trustees are interviewed by experienced Trustees. Trustees are elected annually by members at the AGM. Those joining mid-year are co-opted by the Management Committee. An existing Trustee will mentor any new Trustee for 3 months. New Trustees will be directed towards all relevant Trustee guidance.

**Risk management**

The Trustees maintain a Risk Register, which is a working document.

Swindon U3A comes under the umbrella of the Third Age Trust, who provide Insurance and mandate certain policies to be in place. They also run workshops/webinars which are helpful for the Trustees to enable them to fulfil their role and follow the correct guidance.

### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered Charity number**

298853

**Principal address**

Gorse Hill Community Centre
Chapel Street
Swindon
Wiltshire
SN2 8DA

**Trustees**

| | | | |
|---|---|---|---|
| Peter Cook | Chair | 10/12/25-31/08/26 | Casual Vacancy |
| Eric Hewitt | Treasurer | to 09/11/26 | Elected by members |
| Rod Lawford | Treasurer | 03/08/26 -31/08/26 | Co-opted by Trustees |
| Susanne Wigmore-Bond | Vice Chair | 25/11/25 -31/08/26 | Casual Vacancy |
| Monica King | Gen.Secretary | 01/09/25-30/06/26 | Elected by members |
| Janet Showler | Gen. Secretary | 01/07/26 -31/08/26 | Casual Vacancy |
| Linda Young | | to 9/11/26 | Elected by members |
| David Todd | | | Elected by members |
| Madeleine G. Brain | | 10/09/25- 31/08/26 | Elected by members |
| Rose Clarke | | 10/11/25 -31/08/26 | Elected by members |

There has a been a higher than usual turnover of Trustees this year, which has required the recruitment of replacements throughout the year.

**Independent Examiner**

PPS Chartered Accountants
29 Devizes Road
Swindon
Wiltshire
SN1 4BG

**The Swindon U3A**

**Report of the Trustees**
**for the Year Ended 31 August 2026**

Approved by order of the board of trustees on 30/10/2026 and signed on its behalf by:

Eric Hewitt

.....

E G Hewitt - Trustee

## Independent Examiner's Report to the Trustees of The Swindon U3A

**Independent examiner's report to the trustees of The Swindon U3A**
I report to the charity trustees on my examination of the accounts of The Swindon U3A (the Trust) for the year ended 31 August 2026.

**Responsibilities and basis of report**
As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Elaine Thomson FCA
The Institute of Chartered Accountants in England and Wales

PPS Chartered Accountants
29 Devizes Road
Swindon
Wiltshire
SN1 4BG

Date: 30/10/2026

## The Swindon U3A

## Statement of Financial Activities for the Year Ended 31 August 2026

| | Notes | Unrestricted fund £ | Restricted fund £ | 31.8.26 Total funds £ | 31.8.25 Total funds £ |
|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS FROM** | | | | | |
| Donations and legacies | | 19,974 | - | 19,974 | 20,065 |
| Other trading activities | 2 | 50,442 | 46,431 | 96,873 | 84,775 |
| Investment income | 3 | 2,494 | 11 | 2,505 | 2,360 |
| **Total** | | 72,910 | 46,442 | 119,352 | 107,200 |
| **EXPENDITURE ON** | | | | | |
| **Charitable activities** | | | | | |
| Charitable activities | | 56,257 | 46,362 | 102,619 | 94,867 |
| Support Functions | | 9,941 | 124 | 10,065 | 8,882 |
| Other trading activities | | 655 | - | 655 | 714 |
| **Total** | | 66,853 | 46,486 | 113,339 | 104,463 |
| **NET INCOME/(EXPENDITURE)** | | 6,057 | (44) | 6,013 | 2,737 |
| **RECONCILIATION OF FUNDS** | | | | | |
| Total funds brought forward | | 65,463 | 2,211 | 67,674 | 64,937 |
| **TOTAL FUNDS CARRIED FORWARD** | | 71,520 | 2,167 | 73,687 | 67,674 |

The notes form part of these financial statements

## The Swindon U3A

## Balance Sheet
## 31 August 2026

| | Notes | Unrestricted fund £ | Restricted fund £ | 31.8.26 Total funds £ | 31.8.25 Total funds £ |
|---|---|---|---|---|---|
| **CURRENT ASSETS** | | | | | |
| Debtors | 6 | 491 | - | 491 | 757 |
| Cash at bank | | 104,175 | 3,167 | 107,342 | 102,099 |
| | | 104,666 | 3,167 | 107,833 | 102,856 |
| **CREDITORS** | | | | | |
| Amounts falling due within one year | 7 | (33,146) | (1,000) | (34,146) | (35,182) |
| **NET CURRENT ASSETS** | | 71,520 | 2,167 | 73,687 | 67,674 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | 71,520 | 2,167 | 73,687 | 67,674 |
| **NET ASSETS** | | 71,520 | 2,167 | 73,687 | 67,674 |
| **FUNDS** | 8 | | | | |
| Unrestricted funds | | | | 71,520 | 65,463 |
| Restricted funds | | | | 2,167 | 2,211 |
| **TOTAL FUNDS** | | | | 73,687 | 67,674 |

The financial statements were approved by the Board of Trustees and authorised for issue on 30/10/2026 and were signed on its behalf by:

Eric Hewitt

.....
E G Hewitt - Trustee

Janet Showler (Nov 6, 2026 07:11:01 GMT)

.....
J M Showler - Trustee

The notes form part of these financial statements

## 1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepare in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

There are no significant areas of judgements or key sources of estimation uncertainty.

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Legal status
The charity is an unincorporated charity.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements,as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland the requirements of Section 7 Statement of Cash Flows.

**Income**
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Donations are recognised on a receivable basis (where there are no performance related conditions), where it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for trade discounts due.

**Taxation**
The charity is exempt from tax on its charitable activities.

**Fund accounting**
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.


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## 1. ACCOUNTING POLICIES - continued

**Fund accounting**

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Cash at bank and in hand**
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. In addition, there is a separate investment accounts with a one year fixed term, maturing in July 2026.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

## 2. OTHER TRADING ACTIVITIES

| | 31.8.26 | 31.8.25 |
|---|---|---|
| | £ | £ |
| Group and visit income | 95,871 | 84,036 |
| Magazine and other donation income | 1,002 | 739 |
| | 96,873 | 84,775 |

## 3. INVESTMENT INCOME

| | 31.8.26 | 31.8.25 |
|---|---|---|
| | £ | £ |
| Deposit account interest | 2,505 | 2,360 |

## 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2026 nor for the year ended 31 August 2025.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2026 nor for the year ended 31 August 2025.



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## 5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|---|---|---|---|
| **INCOME AND ENDOWMENTS FROM** | | | |
| Donations and legacies | 20,065 | - | 20,065 |
| Other trading activities | 44,228 | 40,547 | 84,775 |
| Investment income | 2,352 | 8 | 2,360 |
| **Total** | 66,645 | 40,555 | 107,200 |
| **EXPENDITURE ON** | | | |
| **Charitable activities** | | | |
| Charitable activities | 54,139 | 40,728 | 94,867 |
| Support Functions | 8,882 | - | 8,882 |
| Other trading activities | 714 | - | 714 |
| **Total** | 63,735 | 40,728 | 104,463 |
| **NET INCOME/(EXPENDITURE)** | 2,910 | (173) | 2,737 |
| **RECONCILIATION OF FUNDS** | | | |
| Total funds brought forward | 62,553 | 2,384 | 64,937 |
| **TOTAL FUNDS CARRIED FORWARD** | 65,463 | 2,211 | 67,674 |

## 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.8.26 £ | 31.8.25 £ |
|---|---|---|
| Prepayments and accrued income | 491 | 757 |



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## 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.8.26 | 31.8.25 |
|---|---|---|
| | £ | £ |
| Other creditors | 34,146 | 35,182 |

## 8. MOVEMENT IN FUNDS

| | At 1.9.25 | Net movement in funds | At 31.8.26 |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted funds** | | | |
| General fund | 65,463 | 6,057 | 71,520 |
| **Restricted funds** | | | |
| General fund | 2,211 | (44) | 2,167 |
| **TOTAL FUNDS** | 67,674 | 6,013 | 73,687 |

Net movement in funds, included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted funds** | | | |
| General fund | 72,910 | (66,853) | 6,057 |
| **Restricted funds** | | | |
| General fund | 46,442 | (46,486) | (44) |
| **TOTAL FUNDS** | 119,352 | (113,339) | 6,013 |

**Comparatives for movement in funds**

| | At 1.9.24 | Net movement in funds | At 31.8.25 |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted fund** | 62,553 | 2,910 | 65,463 |
| **Restricted fund** | | | |
| General fund | 2,384 | (173) | 2,211 |
| **TOTAL FUNDS** | 64,937 | 2,737 | 67,674 |



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## 8. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted fund** | 66,645 | (63,735) | 2,910 |
| **Restricted fund** | | | |
| General fund | 40,555 | (40,728) | (173) |
| **TOTAL FUNDS** | 107,200 | (104,463) | 2,737 |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.9.24 | Net movement in funds | At 31.8.26 |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted fund** | 62,553 | 8,967 | 71,520 |
| **Restricted fund** | | | |
| General fund | 2,384 | (217) | 2,167 |
| **TOTAL FUNDS** | 64,937 | 8,750 | 73,687 |

Net movement in funds included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted fund** | 139,555 | (130,588) | 8,967 |
| **Restricted fund** | | | |
| General fund | 86,997 | (87,214) | (217) |
| **TOTAL FUNDS** | 226,552 | (217,802) | 8,750 |



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## 9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 August 2026.

## The Swindon U3A

## Detailed Statement of Financial Activities for the Year Ended 31 August 2026

| | 31.8.26 £ | 31.8.25 £ |
|---|---|---|
| **INCOME AND ENDOWMENTS** | | |
| **Donations and legacies** | | |
| Donations | 19,974 | 20,065 |
| **Other trading activities** | | |
| Group and visit income | 95,871 | 84,036 |
| Magazine and other donation income | 1,002 | 739 |
| | 96,873 | 84,775 |
| **Investment income** | | |
| Deposit account interest | 2,505 | 2,360 |
| **Total incoming resources** | 119,352 | 107,200 |
| **EXPENDITURE** | | |
| **Charitable activities** | | |
| Advertising | 1,240 | 1,272 |
| Capitation fees | 6,860 | 6,836 |
| Monthly meeting | 2,226 | 1,623 |
| Other group related meetings | 67 | 81 |
| Visits/Theatre/Concert trips | 46,362 | 40,511 |
| Group hall hire | 45,650 | 44,480 |
| Equipment/other | 869 | 6 |
| | 103,274 | 94,809 |
| **Support costs** | | |
| **Finance** | | |
| Telephone | 2,330 | 2,383 |
| Bank charges | 882 | 1,090 |
| Office and related | 4,670 | 5,409 |
| Professional fees | 2,183 | 772 |
| | 10,065 | 9,654 |
| Total resources expended | 113,339 | 104,463 |
| **Net income** | 6,013 | 2,737 |

# S471 Accounts with signed IE Report 2026

Final Audit Report 2026-11-06

| | |
|---|---|
| Created: | 2026-11-05 |
| By: | Eric Hewitt (eric.702hewitt@gmail.com) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAKrLBXLelSdfNc0mbg60YQdNndbCVfKwT |

## "S471 Accounts with signed IE Report 2026" History

Document created by Eric Hewitt (eric.702hewitt@gmail.com)
2026-11-05 - 7:29:16 PM GMT

Document emailed to Janet Showler (janetshowler@gmail.com) for signature
2026-11-05 - 7:30:03 PM GMT

Email viewed by Janet Showler (janetshowler@gmail.com)
2026-11-06 - 7:10:25 AM GMT

Document e-signed by Janet Showler (janetshowler@gmail.com)
Signature Date: 2026-11-06 - 7:11:01 AM GMT - Time Source: server - Signature Appearance Selected: DRAW

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2026-11-06 - 7:11:01 AM GMT