

Trustees Report and Accounts for the Year Ended 31st December 2025

Charity Number 803461

Trustees that served during the Period:-

Chair	Sandy Boden
Treasurer	Jon Pearce (Until February) Gary Chin
Secretary	Angela Dowling
Other Trustees	Pat Apps Peter Browne Carole Blacher Celia Thompson Shirley Corney Laury Burr Linda Archibald Kay Harbridge (Co-opted 3 September 2025)

Unless noted above all above were appointed or re appointed at the Annual General Meeting held on the 15th April 2025 with the exception of Kay Harbridge who was co-opted on to the Committee from 3 September 2025.

Contents:-

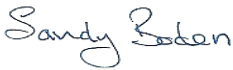
Annual Report for the Year Ended 31st December 2025

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Trustees certificate

The attached accounts were approved by the Trustees on 10th February 2026 and the Chair & Treasurer were authorised to sign them on the Trustee's behalf



Sandy Boden - Chair



Gary Chin FCCA - Treasurer

Report of the Independent Examiner to the Members of the u3a Bromley

I report to the trustees on my examination of the accounts of the above charity for the year to 31st December 2025 which are set out on pages 6 to 9

Respective responsibilities of trustees and examiner

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

Basis of examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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:

- a) the accounting records were not kept in accordance with Section 130 of the Charities Act or
- b) the accounts did not comply with the accounting records
- c) the accounts did not comply with the applicable requirements concerning the form and content of

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.

Steve Woods - Independent Examiner



204 Eden Way
Beckenham
BR3 3DT

Structure, governance and management

The governing document of the charity is its constitution adopted on 28th November 1989 amended on the 16th March 2004 the 20 March 2018 and on the 27th July 2021. The trustees are the members of the Executive Committee, elected by the membership at Annual General Meetings (or occasionally co-opted). The charity is affiliated to the Third Age Trust (charity no. 288007), the national co-ordinating body for u3a groups.

Objectives and activities, achievements and performance

u3a Bromley is devoted to lifelong learning for the

Bi-monthly newsletters are sent to all members, reporting on the group's activities and containing other items of interest. The invested funds detailed in the annual accounts are held as a reserve to guarantee the on-going provision of the public benefit secured by the charity.

Section 4 The Charities Act 2006

The trustees hereby confirm that they have complied with the duty in Section 4 The Charities Act 2006 to have due regard to public benefit guidance published by the Charities Commission.

Treasurer's Report

Our main sources of funds this year have been membership fees, contributions towards the cost of room hire and Gift aid tax refund, which was £4,489. The funds are used to pay for the Capitation Fees to the Third Age Trust for all members, to rent accommodation for group meetings, to finance the printing of newsletters and an interest group booklet and the postage of these to members and to pay the National Office for the postage of the National Newsletter to all members who have opted to receive it.

At the end of the year the u3a had reserves of £10,058, u3a's policy on reserves is to hold sufficient sums to enable it to meet its ongoing expenditures. The monies available to u3a is considered adequate but not excessive and will be used as its working capital. u3a will however monitor its reserves when setting its annual subscription to ensure that they do not increase unnecessarily. The Trustees have retained the Membership fee at £20 per annum for 2026.

The Trustees consider that the Charity is a going concern.

The Trustees continue to be mindful of their responsibilities and continues to use their best endeavours in ensuring that subscriptions are used wisely for the overall benefit of the members on

A handwritten signature in black ink, appearing to read 'Gary Chin'.

Gary Chin FCCA
Honorary Treasurer & Trustee

Statement of Financial Activities for the year ended 31st December 2025

<u>Incoming Resources</u>	Note No.	<u>31/12/2025</u>	<u>31/12/2024</u>
		£	£
Subscription Income		23,864	22,884
Investment Income/Donations		506	940
Grant Income		400	-
Tax refunds		4,489	3,598
Income generated by Various Activities	2	57,891	40,105
Income generated by Administration	3	760	640
<u>Total Income</u>		<u>£ 87,909</u>	<u>£ 68,168</u>
<u>Resources Expended</u>			
Resources expended by Various Activities	2	(55,312)	(36,317)
Resources expended on Administration	3	(39,159)	(34,703)
<u>Total Expenditure</u>		<u>£(94,471)</u>	<u>(71,021)</u>
<u>Net Deficit (2024 =Deficit) for the year to 31/12/25</u>		<u>(6,562)</u>	<u>(2,853)</u>
<u>Movement in Funds</u>			
Brought forward from previous years		16,620	19,473
This years movement see above		(6,562)	(2,853)
<u>Carried forward to next period</u>		<u>£ 10,058</u>	<u>£ 16,620</u>

Balance Sheet as at 31st December 2025

	notes	<u>31/12/2025</u>	<u>31/12/2024</u>
		£	£
<u>Fixed Assets:-</u>			
Equipment at net book value brought forward		3,222	1,548
Additions at cost less sale proceeds		1,874	2,479
		<u>5,096</u>	<u>4,027</u>
Less Depreciation this year		1,019	805
Equipment at book value carried forward		<u>4,077</u>	<u>3,222</u>
<u>Current Assets:-</u>			
Debtors & prepayments		0	0
Cash in Hand		0	0
Balances at Banks & Building Society			
- Interest Bearing Accounts		9,833	14,328
- Current Accounts		2,959	4,071
- PayPal		8,195	11,924
- SumUp		1,573	0
Total current assets		<u>22,560</u>	<u>30,323</u>
<u>Less Current Liabilities:-</u>			
Subscriptions for 2026 received in advance		<u>(16,579)</u>	<u>(16,925)</u>
Total current liabilities		<u>(16,579)</u>	<u>(16,925)</u>
Net Current Assets/(Liabilities)		5,980	13,398
<u>Total Assets</u>		<u>£ 10,058</u>	<u>£ 16,620</u>
<u>Represented by:-</u>			
<u>Unrestricted Funds</u>		<u>10,058</u>	<u>£ 16,620</u>
		<u>£ 10,058</u>	<u>£ 16,620</u>

Notes to the Accounts for the year to 31st December 2025 page 1

1) Accounting Policies

General

The Accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by

2) Groups Income & Expenditure.

	<u>Income</u>	<u>Expenses</u>	<u>Net</u>	<u>2024</u>
Art Appreciation 1	1,300	(455)	845	209
Bridge - Chicago	2,270	(2,142)	128	(103)
Camera Club	146	(175)	(29)	(105)
Classical Guitar	576	(576)	0	17
Computer Club	350	(315)	35	265
Folk Dancing	600	(600)	0	(50)
French	0	0	0	(30)
Gardening	765	(636)	129	218
Gardening all Hands	3,127	(2,874)	253	0
History through Biography	556	(468)	88	456
Keep Fit	1,904	(1,792)	112	346
Local Studies	2,353	(1,499)	854	369
Outings by public transport	2,593	(1,839)	754	135
Psychology	984	(418)	566	200
Science & Technology	156	(140)	16	(140)
Singing for Fun	388	(336)	52	46
Singing with Friends Memory Singers	1,248	(1,612)	(364)	(900)
Social Studies	647	(524)	123	76
Story Telling	0	0	0	175
Table tennis	1,048	(980)	68	12
Theatre Outings	35,663	(37,062)	(1,399)	1,998
Watercolour (P Hughes)	0	0	0	0
Watercolour Art Club (Starck)	548	(326)	222	17
Watercolour Art Club (St John)	668	(543)	125	749
Writing Course	0	0	0	(175)
Totals	57,891	(55,312)	2,578	3,786

Note 1) Items in Brackets represent an excess of cost over income.

Note 2) Expenses include refunds where events have been cancelled

Notes to the Accounts for the year to 31st December 2025 page 2

3) Administration Expenses

	<u>Income</u>	<u>Expenses</u>	<u>Net</u>	<u>2024</u>
General Meetings & Diaries	174	(3,460)	(3,286)	(1,637)
Room Hire		(315)	(315)	(140)
Capitation fees		(4,412)	(4,412)	(4,336)
Bromley Newsletter		(13,543)	(13,543)	(13,967)
Printing, postage, phone etc.		(929)	(929)	(763)
Web site costs		(100)	(100)	(100)
Social events	576	(919)	(343)	(896)
Support for Groups including January to April		(11,310)	(11,310)	(8,403)
Third Age Matters Magazine		(1,552)	(1,552)	(1,361)
Beacon		(1,232)	(1,232)	(1,147)
PayPal fees		(293)	(293)	(398)
Refunds/Donation/Grants	410	(75)	335	10
Sundry income & expenses		0	(118)	(118)
Depreciation		(1,019)	(805)	(805)
	1,160	(39,159)	(37,904)	(34,062)

4) Groups meeting in private houses etc

Many groups meet in private locations where they may be asked to contribute towards the costs of refreshments and similar expenses. The Trustees consider that the cost of collecting this information for inclusion in the accounts outweighs the benefits that would accrue to the members.