

BEDFORD U3A

England & Wales · Charity number 1042458

Details

Status Registered

Legal form Other

Registered 1994-12-03

Register [View on the Charity Commission register](#)

Contact

Address Apartment 27
The Newells
Manor Drive
Kempston
Bedford
MK42 8EJ

Phone 07831863004

Email Bedfordu3a.treasurer@gmail.com

Website u3asites.org.uk/bedford

Activities

Objects: 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.

Activities: open meetings twice a month with guest speakers. Sub groups of people with similar interests meeting at various times

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** BEDFORD AND ITS SURROUNDING LOCALITY
- Bedford
- Central Bedfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£91,502	£80,101	-	-
2023-09-30	£93,720	£81,794	-	-
2022-09-30	£57,369	£58,091	-	-
2021-09-30	£16,819	£12,471	-	-
2020-09-30	£41,764	£36,302	-	-

Trustees

Name	Role	Appointed
Colin Andrew Tucker		2022-10-18
GAYLE ANN HOLLIDAY		2024-10-15
Jennifer Brown		2025-10-21
LESLEY REYNOLDS		2018-10-16
LINDA PAULINE WHITFIELD		2024-10-15
MARK HAINES		2021-10-19
Patricia Lewis		2022-10-27
Sally Petre		2021-10-19
Sheila Newman		2021-10-19

BEDFORD U3A

England & Wales - Charity number 1042458

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2024
for
Bedford U3A**

Thompsons Accountancy Services Limited
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

**Contents of the Financial Statements
for the Year Ended 30 September 2024**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Receipts and Payments	4
Statement of assets and liabilities at the end of the period	5

Bedford U3A

Report of the Trustees for the Year Ended 30 September 2024

The trustees present their report with the financial statements of the charity for the year ended 30 September 2023. 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

Bedford U3A is a self funded organization run by the members for the members. It is a registered charity offering an open meeting twice a month with guest speakers and a wide range of study, creative and leisure groups for the retired and semi-retired.

Public benefit

In setting our programme each year we have regard to the Charity Commission's general guidance on public benefit. The trustees always ensure the programmes we undertake are in line with our charitable objectives and aims.

ACHIEVEMENT AND PERFORMANCE

The Trustees have continued to monitor the financial position on a regular basis, consequently this, and a steady increase in membership, has enabled us to upgrade some of our equipment and to support the creation of new groups. It has allowed us to promote the u3a through concerts and attendance at relevant exhibitions. As this year marked the 35th anniversary of the founding of Bedford u3a, each member was gifted a commemorative pen and keyring at nominal cost. A 60's themed concert was also held very successfully.

Attention is always paid to catering to the needs of all members, though this is dependent upon volunteers coming forward, which is becoming increasingly hard to achieve.

FINANCIAL REVIEW

Financial position

The results for the year are set out in the financial statements attached.

The Trustees are satisfied that a balance is being achieved between the expectations of members and good financial stewardship. Reserves remain strong and are being used to subsidise those activities deemed to be of importance and greatest benefit to members, particularly those with no access to online services.

Reserves Policy

It is the policy of the charity to hold sufficient funds in reserve to cover the general running costs of the charity for period of six months without further incoming resources.

In respect of the Travel Fund, the amounts held in this reserve represent funds received for events which have not yet happened and for which payment has not yet been made to the supplier and will vary dependent upon the timing of events.

Bedford U3A

**Report of the Trustees
for the Year Ended 30 September 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1042458

Principal address

c/o Lesley Reynolds
Apartment 27
The Newells
Manor Drive
Kempston
Bedford
MK42 8EJ

Trustees

L Reynolds
L Bundy
S Petre
S Newman
M Haines
J Fordham
P Lewis
C Fordham
C A Tucker
Y Cooke (Resigned – 15 October 2024)
F Kemp (Resigned – 15 October 2024)
D Neale (Appointed – 17 October 2023/Resigned – 20 April 2024)
G Holliday (Appointed – 15 October 2024)
L Whitfield (Appointed – 15 October 2024)

Independent Examiner

Thompsons Accountancy Services Limited
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Approved by order of the board of trustees on 26th June 2024 and signed on its behalf by:

.....
L Reynolds - Trustee

Independent Examiner's Report to the Trustees of Bedford U3A

Independent examiner's report to the trustees of Bedford U3A

I report to the charity trustees on my examination of the accounts of Bedford U3A (the Trust) for the year ended 30 September 2024.

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.

Kevin Barrett
FCCA
Thompsons Accountancy Services Limited
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Date:

Bedford U3A

**Receipts and Payments
for the Year Ended 30 September 2024**

	Notes	General Fund (Unrestricted) £	Travel Fund (Unrestricted) £	30.9.24 Total funds £	30.9.23 Total funds £
RECEIPTS					
Subscriptions		18,205	-	18,205	19,644
Donations		235	-	235	217
Gift aid claims		2,819	-	2,819	2,402
60's Night		522	-	522	-
Books & DVD Sales		87	-	87	158
Miscellaneous income		26	-	26	8
Riviera Travel payments		270	-	270	1,083
Door raffle		3,677	-	3,677	4,472
Group income		30,982	-	30,982	22,637
Travel Fund					
Day Trips		-	22,268	22,268	19,233
Theatre trips		-	12,411	12,411	23,866
Total receipts		56,823	34,679	91,502	93,720
PAYMENTS					
Raffle prizes		749	-	749	746
Items for resale/promotion		646	-	646	-
Event costs		1,057	-	1,057	-
Printing, postage & stationery		3,472	64	3,536	1,504
Sundries		82	-	82	45
Affiliation fees		3,892	-	3,892	3,580
Beacon		969	-	969	900
Catering		461	-	461	360
Hall Hire					
- Group meetings		24,913	-	24,913	24,014
- Open meetings		2,382	-	2,382	2,511
- Committee meetings		204	-	204	224
Speakers		1,399	-	1,399	1,681
Storage costs		1,730	-	1,730	1,637
Third Age Matters		2,132	-	2,132	2,640
Group expenses		88	-	88	271
Equipment		2,788	-	2,788	298
Software licences (Zoom)		96	-	96	151
First Aid Course Fees		684	-	684	-
Repairs and maintenance		95	-	95	9
AGM Expenses		-	-	-	134
Independent examiners' fees		360	-	360	360
Travel Fund					
Travel costs		-	14,375	14,375	12,042
Tickets etc.		-	17,463	17,463	28,687
Total Payments		48,199	31,902	80,101	81,794
NET RECEIPTS		8,624	2,777	11,401	11,926
Cash funds last year end		32,309	7,829	40,138	28,212
CASH FUNDS THIS YEAR END		40,933	10,606	51,539	40,138

Bedford U3A

**Statement of assets and liabilities at the end of the period
30 September 2024**

	General Fund (Unrestricted) £	Travel fund (Unrestricted) £	30.9.24 Total funds £	30.9.23 Total funds £
CASH FUNDS				
Cash in hand	202	80	282	403
Main account	40,731	78	40,809	32,238
Travel Club account	-	10,448	10,448	7,497
	<u>40,933</u>	<u>10,606</u>	<u>51,539</u>	<u>40,138</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26th June 2025 and were signed on its behalf by:

.....
L Reynolds - Trustee

BEDFORD U3A

England & Wales - Charity number 1042458

Accounts

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Unaudited Financial Statements for the Year Ended 30 September 2023
for
Bedford U3A**

Thompsons Accountancy Services Limited
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Bedford U3A

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	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
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Bedford U3A

Report of the Trustees for the Year Ended 30 September 2023

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OBJECTIVES AND ACTIVITIES

Objectives and aims

Bedford U3A is a self funded organization run by the members for the members. It is a registered charity offering an open meeting twice a month with guest speakers and a wide range of study, creative and leisure groups for the retired and semi-retired.

Public benefit

In setting our programme each year we have regard to the Charity Commission's general guidance on public benefit. The trustees always ensure the programmes we undertake are in line with our charitable objectives and aims.

ACHIEVEMENT AND PERFORMANCE

During the financial year 2022-23 the trustees have continually worked to ensure that Bedford U3A remains a strong and viable organisation and has explored various links with the wider community, such as retirement facilities and via a presence at Bedford Borough Council's "Ageing Well" exhibition.

The basis upon which the year began, plus a steady increase in membership and near-capacity attendance at the many and varied groups, has left us with an increase in reserves at the year end. The trustees are managing this by examining means of widening the number of interest groups and raising the budget for speaker expenses in order to offer high quality Open meetings. Costs are still increasing in relation to Bulletin printing and postage, as well as hire charges for venues. Computer and IT equipment is being purchased or updated as required. The situation will be kept under constant review, but further progress will depend upon the willingness of members to come forward as volunteers to take on trustee roles in the near future.

FINANCIAL REVIEW

Financial position

The general fund increased during the year by £9,591 (2022 Deficit - £3,656) which was transferred to general reserves.

The travel fund does not represent part of the charity's charitable activities as defined by the Charity Commission. Information in respect of the travel fund has been included since 2019 for completeness and represents payments received for travel club events and costs (such as tickets and travel expenses). In 2023 there is a surplus of income over expenditure of £2,335 (2022- £2,934). At the end of the year the travel fund stood at £7,828.

Reserves Policy

It is the policy of the charity to hold sufficient funds in reserve to cover the general running costs of the charity for period of six months without further incoming resources. Steps are under review to use some of the increased reserves as outlined above.

In respect of the Travel Fund, the amounts held in this reserve represent funds received for events which have not yet happened and for which payment has not yet been made to the supplier and will vary dependent upon the timing of events.

Bedford U3A

Report of the Trustees for the Year Ended 30 September 2023

FINANCIAL REVIEW

Membership has not quite moved back up to pre-pandemic levels, but is steadily increasing. However, it is still noticeable that a proportion of our demographic still has some reluctance to attend large gatherings such as Open Meetings. The trustees are mindful of the need to maintain contact through traditional means with the sizeable minority who have no online access. There is a cost to this but the trustees are resolved to maintain all fees at existing levels and to use reserves to support activities on offer. The effect of this has been less severe than expected, and funds remain at a level which the trustees anticipate will be more than adequate to continue in operation.

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Governing document

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L Reynolds
L Bundy
S Petre
S Newman
M Haines
J Fordham
P Lewis
C Fordham
C A Tucker
Y Cooke
F Kemp
D Neale (Appointed – 17 October 2023)

Independent Examiner

Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Approved by order of the board of trustees on 27 June 2024 and signed on its behalf by:

.....
L Reynolds - Trustee

Independent Examiner's Report to the Trustees of Bedford U3A

Independent examiner's report to the trustees of Bedford U3A

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Kevin Barrett
FCCA
Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Date:

Bedford U3A

**Receipts and Payments
for the Year Ended 30 September 2023**

	Notes	General Fund (Unrestricted) £	Travel Fund £	30.9.23 Total funds £	30.9.22 Total funds £
RECEIPTS					
Subscriptions		19,644	-	19,644	10,052
Donations		217	-	217	50
Gift aid claims		2,402	-	2,402	2,450
Books & DVD Sales		158	-	158	142
Miscellaneous income		8	-	8	87
Riviera Travel payments		1,083	-	1,083	-
Door raffle		4,472	-	4,472	3,561
Group income		22,637	-	22,637	13,942
Travel Fund					
Day Trips		-	19,233	19,233	16,239
Theatre trips		-	23,866	23,866	10,846
Total receipts		50,621	43,099	93,720	57,369
PAYMENTS					
Raffle prizes		746	-	746	760
Printing, postage & stationery		1,469	35	1,504	2,282
Sundries		45	-	45	261
Affiliation fees		3,580	-	3,580	3,552
Beacon		900	-	900	888
Catering		360	-	360	271
Hall Hire					
- Group meetings		24,014	-	24,014	18,115
- Open meetings		2,511	-	2,511	724
- Committee meetings		224	-	224	339
Speakers		1,681	-	1,681	1,991
Storage costs		1,637	-	1,637	1,408
Third Age Matters		2,640	-	2,640	1,726
Group expenses		271	-	271	92
Equipment		298	-	298	991
Software licences (Zoom)		151	-	151	173
Travel expenses		-	-	-	7
Repairs and maintenance		9	-	9	-
AGM Expenses		134	-	134	-
Independent examiners' fees		360	-	360	360
Travel Fund					
Travel costs		-	12,042	12,042	9,990
Tickets etc.		-	28,687	28,687	14,161
Total Payments		41,030	40,764	81,794	58,091
NET RECEIPTS/(PAYMENTS)		9,591	2,335	11,926	(722)
Cash funds last year end		22,718	5,494	28,212	28,934
CASH FUNDS THIS YEAR END		32,309	7,829	40,138	28,212

Bedford U3A

**Statement of assets and liabilities at the end of the period
30 September 2023**

	General Fund (Unrestricted)	Travel fund	30.9.23 Total funds	30.9.22 Total funds
	£	£	£	£
CASH FUNDS				
Cash in hand	151	252	403	485
Main account	32,158	80	32,238	22,538
Travel Club account	<u>-</u>	<u>7,497</u>	<u>7,497</u>	<u>5,189</u>
	32,309	7,829	40,138	28,212
	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27 June 2024 and were signed on its behalf by:

.....
L Reynolds - Trustee

BEDFORD U3A

England & Wales - Charity number 1042458

Accounts

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Unaudited Financial Statements for the Year Ended 30 September 2022
for
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	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
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Bedford U3A

Report of the Trustees for the Year Ended 30 September 2022

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OBJECTIVES AND ACTIVITIES

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Bedford U3A is a self funded organization run by the members for the members. It is a registered charity offering an open meeting twice a month with guest speakers and a wide range of study, creative and leisure groups for the retired and semi-retired.

Public benefit

In setting our programme each year we have regard to the Charity Commission's general guidance on public benefit. The trustees always ensure the programmes we undertake are in line with our charitable objectives and aims.

ACHIEVEMENT AND PERFORMANCE

The financial year 2021-2022 has been one of consolidation and recovery from the pandemic lockdown, and the Trustees have been determined to ensure that Bedford u3a remains a strong and viable organisation.

Good financial stewardship in previous years meant that sufficient reserves were available to underwrite the inevitable shortfall of income versus expenditure – particularly in the case of hire of premises for groups and the provision of attractive and interesting Open meetings. For this reason also, members have not been faced with increased fees. The Trustees are mindful of the general economic situation for members, but this is also impacting the cost of running activities. The situation will be kept under constant review.

FINANCIAL REVIEW

Financial position

The general fund reduced for during the year by £3,615 (2021 Surplus - £3,778) which was transferred from general reserves.

The travel fund does not represent part of the charity's charitable activities as defined by the Charity Commission. Information in respect of the travel fund has been included since 2019 for completeness and represents payments received for travel club events and costs (such as tickets and travel expenses). In 2022 there is a surplus of income over expenditure of £2,893 (2021– £570). At the end of the year the travel fund stood at £5,494.

Reserves Policy

It is the policy of the charity to hold sufficient funds in reserve to cover the general running costs of the charity for period of six months without further incoming resources.

In respect of the Travel Fund, the amounts held in this reserve represent funds received for events which have not yet happened and for which payment has not yet been made to the supplier and will vary dependent upon the timing of events.

Bedford U3A

Report of the Trustees for the Year Ended 30 September 2022

FINANCIAL REVIEW

Going Concern

As with all organisations the effects of COVID-19 cannot be ignored, and are still being felt. However, the Trustees have been heartened by the number of membership renewals, and new members, since activities resumed in September 2021. However, numbers have not yet returned to pre-pandemic levels.

The Trustees resolved to maintain all fees at existing levels and to use reserves to support the activities on offer. The effect of this has been less severe than expected, and funds remain at a level which the Trustees anticipate will be more than adequate to continue in operation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1042458

Principal address

c/o Lesley Reynolds
14 Greskine Close
Bedford
Bedfordshire
MK41 0NW

Trustees

A Pyne (Resigned 17/10/2022)
L Reynolds
F Dunlop (Resigned 17/10/2022)
L Bundy
M Barker (Resigned 17/10/2022)
S Petre
S Newman
M Haines
J Fordham
P Lewis (Appointed 27/10/22)
C Fordham (Appointed 18/10/2022)
C A Tucker (Appointed 18/10/2022)
Y Cooke (Appointed 18/10/2022)
F Kemp (Appointed 18/10/2022)

Independent Examiner

Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Approved by order of the board of trustees on 25 May 2023 and signed on its behalf by:

.....
L Reynolds - Trustee

Independent Examiner's Report to the Trustees of Bedford U3A

Independent examiner's report to the trustees of Bedford U3A

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Kevin Barrett
FCCA
Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Date:

Bedford U3A

**Receipts and Payments
for the Year Ended 30 September 2022**

	Notes	General Fund (Unrestricted) £	Travel Fund (Unrestricted) £	30.9.22 Total funds £	30.9.21 Total funds £
RECEIPTS					
Subscriptions		10,052	-	10,052	12,845
Donations		50	-	50	-
Gift aid claims		2,450	-	2,450	-
Books & DVD Sales		142	-	142	10
Miscellaneous income		87	-	87	-
Door raffle		3,561	-	3,561	416
Group income		13,942	-	13,942	1,693
Group Outings		-	-	-	-
Travel Fund					
Day Trips		-	16,239	16,239	1,269
Theatre trips		-	10,846	10,846	586
Total receipts		30,284	27,085	57,369	16,819
PAYMENTS					
Raffle prizes		760	-	760	95
Printing, postage & stationery		2,266	16	2,282	175
Sundries		236	25	261	119
Affiliation fees		3,552	-	3,552	3,345
Beacon		888	-	888	2,816
Catering		271	-	271	(12)
Hall Hire					
- Group meetings		18,115	-	18,115	2,062
- Open meetings		724	-	724	-
- Committee meetings		339	-	339	113
Speakers		1,991	-	1,991	323
Storage costs		1,408	-	1,408	1,247
Third Age Matters		1,726	-	1,726	-
Group expenses		92	-	92	46
Equipment		991	-	991	-
Software licences (Zoom)		173	-	173	130
Travel expenses		7	-	7	-
Repairs and maintenance		-	-	-	7
Independent examiners' fees		360	-	360	720
Travel Fund		-	9,990	9,990	1,165
Travel costs		-	14,161	14,161	120
Tickets etc.					
Total Payments		33,899	24,191	58,091	12,471
NET RECEIPTS/(PAYMENTS)		(3,615)	2,893	(722)	4,438
Cash funds last year end		26,333	2,601	28,934	24,586
CASH FUNDS THIS YEAR END		22,718	5,494	28,212	28,934

Bedford U3A

**Statement of assets and liabilities at the end of the period
30 September 2022**

	General Fund (Unrestricted) £	Travel fund (Unrestricted) £	30.9.22 Total funds £	30.9.21 Total funds £
CASH FUNDS				
Cash in hand	260	225	585	263
Main account	22,458	80	26,234	26,234
Travel Club account	-	5,189	2,437	2,437
	<u>22,718</u>	<u>5,494</u>	<u>28,212</u>	<u>28,934</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25 May 2023 and were signed on its behalf by:

.....
L Reynolds - Trustee

BEDFORD U3A

England & Wales - Charity number 1042458

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2020
for
Bedford U3A**

Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Bedford U3A

**Contents of the Financial Statements
for the Year Ended 30 September 2020**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Assets & Liabilities	5
Notes to the Financial Statements	6 to 7

Bedford U3A

Report of the Trustees for the Year Ended 30 September 2020

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. 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

Bedford U3A is a self funded organization run by the members for the members. It is a registered charity offering an open meeting twice a month with guest speakers and a wide range of study, creative and leisure groups for the retired and semi-retired.

Area of Benefit

Bedford, Kempston and Villages

Public benefit

In setting our programme each year we have regard to the Charity Commission's general guidance on public benefit. The trustees always ensure the programmes we undertake are in line with our charitable objectives and aims.

ACHIEVEMENT AND PERFORMANCE

To all intents and purposes, all normal activity came to a halt in mid-March 2020. There is no need to detail the effects of the pandemic, except to say that the Committee tried very hard (through Zoom and in-person meetings where permissible) to manage a difficult situation. Some groups attempted to re-start but had to cease meeting again, and with guidance from the Third Age Trust, all Government rules and guidelines have been respected.

Financially, the accounts look very different this year. They reflect the reduced level of activity and comparisons with the previous year are pointless. The major activity has been the reimbursement from the Travel Club to members who had booked for trips which could not take place and, in the case of Theatre trips, where refunds had been received. This also included the planned holiday. The exercise was greatly facilitated by Janet King and members of the Travel Committee, whose records enabled correct refunds to be made to over 150 members who had booked multiple, different trips. With the exception of one theatre booking, everything was completed by the end of the financial year. My thanks go to the Travel Committee and to members for their understanding and willingness to receive refunds through online banking.

The Annual General Meeting has been postponed until such time as Government advice on physical meetings is available.

FINANCIAL REVIEW

The surplus on the general fund was £7,248 (2019 - £4,387) which was transferred to general reserves. The travel fund has a deficit for the year of £1,786 (2019 – £101) which was covered by reserves held in the travel fund reserve.

Reserves Policy

The general fund stood at £22,555 at 31st December 2020. It is the policy of the charity to hold sufficient funds in reserve to cover the general running costs of the charity for a period of six months. For the current year the situation presented by the COVID-19 pandemic have meant that the lack of events reduced expenditure, thus resulting in a larger surplus than expected.

In respect of the Travel fund, the amounts held in this reserve represent funds received for events which have not yet happened and for which a payment has not been made to the supplier and thus will vary dependent upon events.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1042458

Principal address

14 Greskine Close
Bedford
MK41 0NW

Bedford U3A

**Report of the Trustees
for the Year Ended 30 September 2020**

Trustees

A Pyne
P Lewis
L Reynolds
F Dunlop
F Noble

Independent Examiner

Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Approved by order of the board of trustees on 3rd August 2021 and signed on its behalf by:

.....
L Reynolds - Trustee

**Independent Examiner's Report to the Trustees of
Bedford U3A**

Independent examiner's report to the trustees of Bedford U3A

I report to the charity trustees on my examination of the accounts of Bedford U3A (the Trust) for the year ended 30 September 2020.

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.

Kevin Barrett FCCA
Thompsons Accountancy Services Limited
Chartered Accountants
Grove House
1 Grove Place
Bedford
Bedfordshire
MK40 3JJ

Date: August 2021

Bedford U3A

**Statement of Financial Activities
for the Year Ended 30 September 2020**

	Notes	General fund £	Travel Fund £	30.9.20 Total funds £	30.9.19 Total funds £
RECEIPTS					
Voluntary receipts					
Subscriptions		16,212	-	16,212	17,182
Donations		60	-	60	253
Gift Aid		<u>2,577</u>	<u>-</u>	<u>2,577</u>	<u>4,036</u>
		18,849	-	18,849	21,471
Charitable activities					
Income from events	2	8,437	11,496	19,933	55,902
Activities for generating funds					
Fundraising activities	3	2,982	-	2,982	4,822
Other income		<u>-</u>	<u>-</u>	<u>-</u>	<u>250</u>
Total		30,268	11,496	41,764	82,445
EXPENDITURE ON					
Costs of raising Voluntary receipts		7,206	82	7,288	8,674
Fundraising costs	3	308	-	308	876
Charitable activities					
Group events	2	14,195	-	14,195	25,940
Travel Group	2	-	13,200	13,200	40,405
Support costs	4	<u>1,311</u>	<u>-</u>	<u>1,311</u>	<u>2,264</u>
Total		23,020	13,282	36,302	78,159
NET INCOME/(EXPENDITURE)		7,248	(1,786)	5,462	4,286
RECONCILIATION OF FUNDS					
Total funds brought forward		15,307	3,817	19,124	14,838
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD		<u>22,555</u>	<u>2,031</u>	<u>24,586</u>	<u>19,124</u>

The notes form part of these financial statements

Bedford U3A

**Statement of Assets & Liabilities
30 September 2020**

	Notes	General Fund £	Travel Fund £	30.9.20 Total funds £	30.9.19 Total funds £
CURRENT ASSETS					
Main group account		22,329	-	22,329	15,159
Travel Club bank account		-	1,921	1,921	3,555
Cash in hand		226	110	336	410
NET ASSETS		<u>22,555</u>	<u>2,031</u>	<u>24,586</u>	<u>19,124</u>
FUNDS					
Unrestricted funds					
- General Fund				22,555	15,307
- Travel Fund				<u>2,031</u>	<u>3,817</u>
TOTAL FUNDS				<u>24,586</u>	<u>19,124</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3rd August 2021 and were signed on its behalf by:

.....
L Reynolds - Trustee

**Notes to the Financial Statements
for the Year Ended 30 September 2020**

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 prepared 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.

As allowed under section 133 of the Charities Act 2011, the trustees have decided to adopt a receipts and payments basis in preparing accounts for the Charity.

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.

2. INCOME AND EXPENSES FROM EVENTS

	General Fund	Travel Fund	30.9.20 Total funds	30.9.19 Total funds
Income				
Group events	8,391	-	8,391	14,572
Group Outings	46	-	46	1,026
Day Trips	-	9,146	9,146	10,441
Holidays	-	778	778	12,300
Theatre trips	-	1,572	1,572	17,563
Total income from events	8,437	11,496	19,933	55,902
Expenditure				
Group expenses	189	-	189	347
Equipment expenses	96	-	96	-
Catering costs	315	-	315	616
Group Outings	-	-	-	284
Hall Hire - Group meetings	10,570	-	10,570	19,861
Hall Hire - Open meetings	1,220	-	1,220	2,360
Speakers	675	-	675	1,563
Storage costs	1,130	-	1,130	909
Travel costs	-	3,837	3,837	19,594
Tickets etc	-	9,363	9,363	20,811
Total expenditure for events	14,195	13,200	27,395	66,345
Net Expenditure	(5,758)	(1,704)	(7,462)	(10,443)

Bedford U3A

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2020**

3. INCOME AND EXPENSES FROM FUNDRAISING ACTIVITIES

	Income	30.9.20 Expenses	Net
Books & DVD Sales	173	-	173
Diaries	78	-	78
Door raffle	<u>2,731</u>	<u>308</u>	<u>2,423</u>
	<u>2,982</u>	<u>308</u>	<u>3,946</u>
		30.9.19	
Books & DVD Sales	662	-	257
Diaries	261	206	(120)
Door raffle	<u>3,899</u>	<u>670</u>	<u>3,426</u>
	<u>4,822</u>	<u>876</u>	<u>3,615</u>

4. SUPPORT COSTS

	General Fund	Travel Fund	30.9.20 Total funds	30.9.19 Total funds
Management				
Travelling expenses	-	-	-	30
Hall Hire – Committee meetings	<u>312</u>	<u>-</u>	<u>312</u>	<u>523</u>
	312	-	312	553
Information Technology				
Repairs & Renewals	-	-	-	182
Beacon	<u>999</u>	<u>-</u>	<u>999</u>	<u>1,018</u>
	999	-	999	1,200
Other				
Miscellaneous	-	-	-	441
Donations	<u>-</u>	<u>-</u>	<u>-</u>	<u>20</u>
	-	-	-	461
Governance costs				
Independent examiners fees	<u>-</u>	<u>-</u>	<u>-</u>	<u>50</u>
	1,311	-	1,311	2,264