

COCKERMOUTH U3A

England & Wales · Charity number 1084073

Details

Other names	U3A COCKERMOUTH
Status	Registered
Legal form	Other
Registered	2000-12-12
Register	View on the Charity Commission register

Contact

Address	2 Holmewood Paddock Cockermouth Cumbria CA13 0DN
Phone	03001027679
Email	secretary@cockermouthu3a.org.uk
Website	http://cockermouthu3a.org.uk

Activities

Objects: TO ADVANCE EDUCATION AND IN PARTICULAR THE EDUCATION OF PEOPLE NOT IN FULL TIME GAINFUL EMPLOYMENT WHO ARE IN THEIR THIRD AGE (BEING THE PERIOD OF TIME AFTER THE FIRST AGE OF CHILDHOOD DEPENDENCE AND THE SECOND AGE OF FULL TIME EMPLOYMENT AND/OR PARENTAL RESPONSIBILITY) RESIDING IN COCKERMOUTH AND ITS SURROUNDING LOCALITY.

Activities: Education of older people no longer in full time employment. Provision of facilities for leisure time and recreational activities with the object of improving the conditions of life in the interests of their social welfare.

Classification

- **How:** Provides Services
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** COCKERMOUTH AND ITS SURROUNDING LOCALITY
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£32,790	£28,837	-	-
2024-07-31	£27,473	£25,425	-	-
2023-07-31	£24,885	£24,532	-	-
2022-07-31	£23,834	£19,913	-	-
2021-07-31	£4,898	£6,381	-	-

Trustees

Name	Role	Appointed
Alan Clouston	Chair	2022-02-21
Ian Percy Hall		2025-03-10
Jane Gill		2025-03-10
Jennifer Lewis		2023-03-03
Jennifer Mary Allason		2024-06-01
Leslie John Webb		2024-06-01
Penelope Lees		2026-03-09
Peter Fox		2025-03-10
Rev Ian William Lewis Parker		2026-03-09
Robert John Morrell		2024-05-31

COCKERMOUTH U3A

England & Wales - Charity number 1084073

Accounts

Cockermouth u3a Chairman's Report January 2026

This report covers the year 2024-2025

Welcome to the 2026 Annual General Meeting.

I am still learning and relying on the members of the committee especially those who are, or have been, officers and while I wish to continue to serve as Chairman for another year, I give notice that I will stand down from that position at the next AGM.

We are lucky to have so many people willing to put in efforts to make Cockermouth u3a the organisation it is. I want to encourage more. Some jobs can be split. For example, we could do with a member to promote and advertise our activities - as opposed to coordinating them. The bimonthly newsletter needs a compiler and someone producing hard copies as well as the email version. If you see a gap and an opportunity, please come forward to fill it.

One addition to our programme is the monthly Friendly Friday drop in coffee morning. This started as a social gathering with opportunity to meet others in an informal environment. With no charge you soon get back in coffee what you spent in membership fees, and the craic is a bonus.

Following a request for more information about the income and expenditure of individual groups, you will see the last page of the accounts now shows that data on a spreadsheet.

It shows the annual picture. There is no carry forward of previous data, simply what has happened through the year, and note that some data may be affected by timing of receipt of invoices and receipt of fees. All money collected by groups is accounted for by the Cockermouth u3a Treasurer and checked by the Examiner of Accounts. Groups do not have their own account. It is the policy of Cockermouth u3a for each group to broadly break even across the year.

Some groups, and particularly the Ballroom dancing group, make a surplus which is gratefully recognised by the committee, enabling funding of ad hoc activities of the Ballroom and other groups but also to offset those groups who end the year with a deficit. The surplus is also used to fund the Monthly Meeting and the Friendly Friday Drop-in. Struggling and newly formed groups are assisted. The committee spends members' money and wants to use it effectively for the greater good.

Increases in venue hire costs obviously affects indoor groups and leaves groups like the walking groups unaffected. We, as a committee, wish to be fair, so we will look at an annual membership reduction as well as a venue subsidy.

By and large we are in a healthy position both in terms of the groups and activities we run and financially. Indeed, we are rather more solvent than we need to be. We have, as a committee, looked at how we can use our surplus and after this AGM we will consider alternatives.

At the first committee meeting after the AGM we are committed to consider all aspects of funding Cockermouth u3a including annual membership and fees for members of other u3as.

Best Wishes to you all

Alan Clouston

RECEIPTS AND PAYMENTS FOR ye 31 July 2025

Year End	31/07/2025
Gross Income	£32,790.17
Tutors, Ballroom Dance Deposits	£3,185.78
Group + Misc Income	£29,604.39
INCOME	0

Year End	31/07/2025
Gross Expenditure	£28,836.81
Tutors, Ballroom Dance Expenses	£3,185.78
Group + Misc Expenditure	£25,651.03
Expenses	

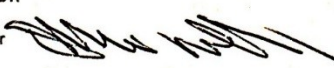
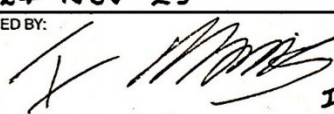
Art	£333.22
Ballroom Dancing TUES	£1,976.17
Ballroom Dance	-£0.05
Board Games	£129.80
Bridge	£1,200.94
Ballroom / Latin Beginners practice WEDS	£660.50
	£0.00
Card Making	£441.00
Carpet Bowling	£962.00
Circle Dancing	£400.83
Digital Photography	£499.90
Drama	£1,085.72
Early Music	£1,236.19
Embroidery	£244.20
English Folk Dancing	£566.00
French	£39.00
Geology	£130.30
Jazz Appreciation	£15.00
Badminton & Table Tennis	£1,107.22
Latin Lang Improvers	£251.00
Latin Beginners	£503.50
Literature	£87.00
Looking at Pictures	£288.61
Monthly Meetings & Coffee Mornings (no charge)	£0.00
Mahjong	£871.71
Music Appreciation	£286.00
Pickleball	£1,154.50
Quilting	£561.00
Qoqing	£60.00
Sequence Dancing	£1,246.50
Science & Technology	£380.02
Scrabble	£182.00
Simple Steps Dancing	£40.00
	£0.00
Spanish Weds	£375.10
Tai Chi	£208.50
Ukulele	£478.60
	£0.00
	£0.00
Writing	£610.00
Yoga	£189.00

Accommodation	£19,915.50
U3A Trust Capitation	£3,161.40
U3A Trust Magazines	£250.60
Equipment/Purchased Items	£396.36
General/Admin	£20.75
Web support	£782.54
Refund	£20.00
Refreshments for Grp Ldrs Meeting	£329.57
Postage & Stationery	£556.31
Printing, Publicity	£0.00
Travel	£218.00

Groups - Total Income	£18,800.98
Membership	
Memberships – cash and cheque	£474.00
Memberships – Card payments and DDs	£8,296.49
Total Memberships	£8,770.49
Other Income	
Misc Donation	£6.00
Pdf credit	£1.33
Other	£1.10
Gift Aid – 2 claims	£2,024.49
Total Other Income	£2,032.92
TOTAL INCOME	£29,604.39

Total Expenditure	£25,651.03
Surplus income	£3,953.36
	£29,604.39

Opening Funds at 1 Aug 2024	
Cumberland Current	£3,500.44
NatWest Current	£12,612.50
Total in Bank	£16,112.94
Cash	£4.33
Cumberland Current	£6,471.89
Nat West current	£13,590.08
TOTAL FUNDS at 31 July 2025	£20,066.30
Increase in bank bals ye 31/07/24	£3,953.36

PREPARED BY:	
u3a Treasurer	 R. MORRELL
Date:	24 NOV 25
EXAMINED BY:	 I. MORRIS
Date:	1 DEC 25
	AUDITOR

COCKERMOUTH U3A

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Accounts

2025 AGM for Financial Year 2023/2024

Chairman's Report

I said when I took on the role of chairman that I would not serve the full 6 years which are allowed under our constitution so I start this report saying I will serve for one more year. There are two reasons for this: it is important that committee members do not all retire at the same time so as to have an overlap and secondly as I grow older I would like more time with my family and for other activities. I am very grateful that some officers remained on the committee after they relinquished their officer role and have been a massive support to me.

Cockermouth u3a is thriving if you measure its finances, its activity, and its membership but there are signs that are disturbing. Like many organisations there is a paucity of keen members willing to take on leadership roles despite u3a being a "self-help" organisation. There is a demand out there for new groups especially in outdoor activities but encouraging leaders to come forward is hard. Help is at hand for volunteers and we must solve this problem if we are to survive.

Moving on to finances. We have a healthy surplus - too healthy in fact - and we encourage groups to apply for funding to pursue the group's activities. Some groups charge an amount that is more than sufficient to meet their costs, (room hire refreshments etc). This can be avoided by reducing the charge or giving a "free" week for example. All that the committee ask is that groups are self-financing with a little bit extra to maintain a central fund to support emerging groups or central activities.

After a few false starts we have opened a business account with the NatWest which has over-come the problem we had with the Cumberland BS which does not do internet banking. The ac-count at the Cumberland BS is still active.

And lastly. This is your u3a. It will flourish or decline as you wish but we are 800 strong and we must find the will (or George or Mary or Jill or Jack or) to continue

A Clouston



RECEIPTS & PAYMENTS for ye 31 July 2024

INCOME	Ye 31/7/24	Ye 31/7/23
Groups (Cash banked + net web payments LESS non-room hire grp exps pd from u3a bank)		
Art	£342.25	£274.93
Ballroom Dancing TUES (incl online £2335+Xmas 945)	£1,717.95	£1,571.90
Beading		
Board Games	£224.00	£170.00
Bridge	£1,171.03	£1,092.89
Ballroom / Latin Beginners practice WEDS	£1,199.50	
Ballroom / Latin Beginners FRI	£94.00	
Card Making	£420.00	£434.00
Carpet Bowling	£890.00	£1,014.62
Circle Dancing	£485.41	£504.75
Digital Photography	£388.81	£271.76
Drama (incl online card gross £1166)	£1,329.52	£1,116.29
Early Music	£1,120.00	£1,141.00
Embroidery	£82.00	
English Folk Dancing	£475.78	£411.50
French	£32.00	£41.00
Geology	£126.35	£130.00
German Discussion		
IT Group		
Jazz Appreciation	£64.00	
Badminton & Table Tennis	£1,003.87	£1,076.30
Latin Language Improvers	£212.50	£182.50
Latin Formation Dancing		£-17.59
Literature	£136.00	£388.00
Looking at Pictures	£343.50	£328.50
Monthly Meetings & Coffee Mornings (no charge)	£0.00	£0.00
Mahjong	£970.88	£638.93
Music Appreciation	£243.00	£263.56
Pickleball	£491.00	
Quilting	£578.00	£595.00
Reading for Pleasure		
Sequence Dancing	£993.00	£1,085.18
Science & Technology	£416.03	£383.00
Scrabble	£196.00	£138.00
Simple Steps Dancing	£404.00	£507.00
Singing for Pleasure	£12.50	£31.00
Social Cycling		
Spanish Weds (gross £190 online)	£176.55	£58.28
Tai Chi	£538.00	£408.50
Ukulele	£695.28	£623.59
Walking		
Walking Football		
Writing	£666.50	£651.50
Yoga	£494.00	£94.00
Groups - Total Income	£18,733.21	£15,609.89
Membership		
Memberships – cash and cheque	£1,692.50	£1,888.26
Memberships – Card payments and DDs	£6,896.89	£6,305.34
Total Memberships	£8,589.39	£8,193.60
Other Income		
Donation (from National u3a for Open Day)	£150.00	£122.00
Gift Aid ye 5 Apr 2024 £1017.89, not recvd till Aug 2024	£0.00	£959.32
Total Other Income	£150.00	£1,081.32
TOTAL INCOME	£27,472.60	£24,884.81

RECEIPTS & PAYMENTS for ye 31 July 2024

	Ye 31/7/24	Ye 31/7/23
TOTAL INCOME	£27,472.60	£24,884.81

SEE DETAIL ON INCOME PAGE

EXPENSES

Accommodation (incl Library £2666.68)	£19,248.93	£16,848.98
U3A Trust Capitation	£3,140.00	£3,060.00
U3A Trust Magazines (2 yrs pd in 2023)	£250.60	£467.31
Equipment purchased (see detail below)	£1,917.82	£1,221.97
General/Admin	£84.50	£153.50
Web support (2 yrs pd in 2023 accts)	£0.00	£1,236.64
Open Day	£45.75	£95.00
Refreshments for Grp Ldrs Meeting	£129.00	£232.33
Postage & Stationery	£295.95	£234.59
Printing, Publicity	£38.00	£112.85
Travel	£27.00	£31.80
Ballrm Dancing trip to Blackpool, coach		£561.76

Actual paid, most venues paid in arrear

Shelter & FirstAid kit Harder Walking Grp	£86.20
Laptop, bag & cable for Digital Photogy	£437.47
Projector for Lorton St, various	£669.60
Lorton St defibrillator, renewed pads	£66.95
Microphone for Eng Folk Dancing	£29.99
Microphone for Ballroom Dancing	£23.80
Pickleball 2 nets, 8 paddles and balls	£485.59
Stands and mics for Drama Grp	£118.22
Total equipment as above	£1,917.82

Monthly Meeting Speakers & Exps	£247.76	£275.51
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PREPARED BY:

u3a Treasurer

JOHN LEWIS
J E Lewis

Date: 2.1.2025

EXAMINED BY:

DAVID BLANDEN

D Blanden

Date: 2 Jan 2025.

Group Cheques Paid

Ballroom Dancing, refreshments, termly dances at Castle Inn	£1,532.88	£753.03
Geology – quiz prize, speaker	£27.90	£26.00
Latin Formtn Dancing, leader training		£17.59
Quilting, m/c service, show fee		£0.00
Science & Technology, speakers		£0.00
Badminton, shuttlecocks		£0.00
Singing for Pleasure, regular tutor	£200.00	£200.00
Tai Chi, regular tutor	£520.00	£780.00
Yoga, regular tutor	£1,000.00	£850.00
Total Group payments 2023/24	£3,280.78	£2,626.62

includes paymts to tutors, speakers, Castle Inn costs of ballrm dances

These expns deducted from individual group's income

SO NOT INCLUDED IN TOTAL EXPENDITURE FIG BELOW
FOR BOTH YEARS SHOWN HERE

Total Expenditure	£25,425.31	£24,532.24
Surplus income	£2,047.29	£352.57
TOTAL INCOME	£27,472.60	£24,884.81

Opening Funds at 1 Aug 2023

Cumberland Current	£14,065.65
Closing Funds at 31 July 2024	
Cumberland Current	£3,500.44
Nat West current	£12,612.50
TOTAL IN BANKS at 31 July 2024	£16,112.94
Increase in bank bals ye 31/7/24	£2,047.29



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