

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



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 Blunden

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 exps 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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