

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

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

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

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

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

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
AUDITOR

Date: 1 DEC 25