

Bramhall u3a

ANNUAL GENERAL MEETING

Thursday, 19th March 2026 at 2.00pm

at Bramhall URC, Robins Lane, Bramhall

Dear Member,

Please find attached the documents for the AGM.

AGENDA

1. Welcome
2. Apologies for absence
3. Minutes of the 2025 AGM
4. Chairman's Report
5. Treasurer's Report
6. Groups Report
7. Election of Officers
8. Any Other Business

Yours sincerely,

Alaister Macrae

Chairman

March 2026

BRAMHALL u3a MINUTES OF 2025 ANNUAL GENERAL MEETING

**Held on Thursday, 20 March 2025 at 2.00 pm
at the United Reformed Church, Robins Lane, Bramhall**

1. Welcome

Alaister Macrae chaired the meeting and welcomed all those present. In total 86 members had signed into the meeting.

2. Apologies for absence

None

3. Minutes of the 2024 AGM

Members had received copies of the minutes of the 2024 AGM. They were approved by members present with no matters arising.

4. Chairman's report

The Chairman's report was approved by members present.

5. Treasurer's report

Alistair Gardner presented the Treasurer's report.

Members had been sent a copy of the financial accounts for the year ended 31 December 2024 together with the Treasurer's report by email and also made available on arrival at the meeting.

Income for the year had totalled £36,735, from which we generated a surplus of £2,325. This was in line with the previous year. With no questions arising, Alaister Macrae proposed acceptance of the report and this was seconded by Jill Rickman. Carried by members present.

Alistair Gardner nominated Chadwick & Co (Manchester) Ltd, Chartered Accountants as the official 'Independent Examiners' of our accounts for the coming year. This was seconded by Alaister Macrae and approved by members present.

6. Groups report

Graham Porter proposed and Frances Bell seconded that we adopt the Groups Report. Carried by members present.

7. Election of Officers

The Committee members, elected and co-opted, were prepared to stand again. Proposed by Bob Dumbarton and seconded by Vera Moore. Motion carried by members present.

8. Any other Business

None

With no other business, the Chairman closed the meeting at 2.09pm.

BRAMHALL u3a

TRUSTEES' ANNUAL REPORT

CHAIRMAN'S REPORT For Year ending December 2025)

Papers for the AGM have been circulated to all members by email and by post. Members will be able to vote at the AGM meeting on the 19th of March 2026.

This last year has seen our membership numbers gradually increase. All in all, we have had a successful year.

Since we started in 2010, Bramhall u3a has acquired well over 2000 members. Although there are annual fluctuations, we average more than 700 paid-up members per year. A very satisfying figure. Since the dissolution of Cheadle Hulme u3a we are getting many, many, new members and are likely to have over 1000 members soon.

Our groups have again gone from strength to strength and several existing groups have expanded, so that in some cases there may be up to three sub-groups covering the same subject. Only a very few have closed. There are more than 50 individual groups available to our members. There will be even more as Cheadle Hulme groups join us.

We continue to enjoy the facilities of the United Reformed Church at Robins Lane. Our members deserve the best that we can provide for them. The numbers attending our monthly meetings have kept up well throughout the year. A great deal of credit is due to the volunteers who run the refreshments at our monthly meetings. A very important job.

Bramhall u3a's strength, of course, comes from its members and the pro-active and dedicated team of volunteers who form the Committee. It would not be the organisation that it is today without any of these individuals. All are worthy of mention and thanks for their unfailing application to the tasks that they have all voluntarily taken on. No one is paid.

The Committee work together to keep your u3a enjoyable and interesting. They meet once per month and have wide-ranging discussions. We currently have some vacancies but all members, even new ones can be involved, so do please volunteer to join in.

As Chairman, I have found it an interesting role. Our Vice-Chairman, Peter Webster and I have been ably supported by the rest of our committee. I am most appreciative of the hard work done by them. Special mention should be made of several of the committee who go beyond what might be expected of them. Peter Webster organises our monthly newsletter and was aided by Bob Dumbarton. Unfortunately, Bob has had to resign from the committee due family circumstances. He will be greatly missed. Over more than ten years he organized all our events as well helping with the newsletter, so we owe him a great deal of thanks. Alistair Gardner, our Treasurer, continues after many years in the role, to provide the kind of essential advice and support for financial and other matters that is needed in such a large, active, organisation. Our secretary, Meg Rowell has a wealth of background knowledge of all things, at district and national level, and really did keep us up to date with all points

of order, vital to the smooth and legal running of our u3a. She also acts as our committee minutes secretary. Kay Witham maintains all things to do with your membership. She has looked after membership for many years and continues to ensure that all things in that department run as smoothly as possible. Chris Stubbs, as Groups Organiser, ably supports 50 plus individual Group Leaders, their groups, and all the issues associated with them. She will also look after our new Cheadle Hulme groups. No mean task. Helen Webster, as Speaker Secretary, finds us excellent speakers to educate and entertain at our monthly meetings. Frances Bell, aided by Kay Witham, has equally successfully made the theatre group become even more popular. Jill Rickman, as our Almoner, keeps in touch with those members who are poorly or have lost a close relative. She also runs our Card Stall. Vera Moore, who runs the dining group, adds general input. Graham Porter, our equipment manager, has also helped us keep up to date with the latest equipment needed for our monthly meetings.

I must also thank the team who work away in the background. the Website Team, Barrie Roberts and Brian Preece. They keep our website the best u3a ones around and organise all the Web and email connections associated with our u3a using a national u3a system called Beacon.

I also want to thank that other huge team of volunteers, the Group Leaders, for taking the time and effort to arrange and make the groups educational, informative and fun.

Members voluntarily continue to support two charities most generously. The Wellspring in Stockport and a Hospice both benefit. The Wellspring is also supported by members with donations of practical things such as non-perishable food items, clothing and toiletries.

Lastly, I and the committee would like to say a big thank you, to you, the members. It's the reason we are all involved in this great organisation. Long may it continue.

Alaister Macrae
Bramhall u3a Chairman 2025

Treasurer's Report

The financial implications of our sixteenth year are reflected in the copy of the attached accounts for the period to 31st December 2025.

Income for the year totalled £34,337 (2024: £36,735), from which we incurred a reduced surplus of £317 (2023: £2,325) mainly due to the purchase of new equipment.

Other points worth noting include:

1. As a registered Charity, we continue to reclaim Gift Aid under the Gift Aid Scheme. However, there is no Gift Aid shown for 2025. Whilst I have submitted the Gift Aid Claim, I am aware that there have been delays by HMRC over Gift Aid claimed by u3as and I have only recently received the sum of £818.99 in settlement.
2. Group Income is shown separately to Group Expenditure. With most Groups self-funding, a small surplus of £857 was generated.
3. Theatre trips have remained popular, although only one Outing was organised as we have been unable to recruit any members to coordinate such events.
4. Once again, we have had a steady flow of new members offset through the loss of existing members for a number of reasons with our membership remaining around the 700 mark. I would like to thank Kay Witham, our Membership Secretary, ably supported by Frances Bell, for their hard work in the administration of our membership database.
5. Donations to Charities: As a charity, we are not permitted to give to other charities. However, we have two chosen charities to which our members contribute, namely The Wellspring and Francis House. These monies do not pass through our u3a's accounts but are passed direct to the charities by the members. However, for the record, in 2025, our members donated £987 to The Wellspring and £220 to Francis House.
6. The ethos of the u3a is **'Education of the Members by the Members'**. Members really benefit from what they put into their membership rather than what they take from it. On that point, I would wish to thank those Group Coordinators that are required to provide financial statements for their Groups for their cooperation in keeping an accurate account of their Group's income and expenditure. I would also wish to thank Lydia Smith, who stepped down as our Accommodation Officer and who liaised with the various Group Leaders that use the facilities of the Bramhall Village Club. They make my life as Treasurer so much easier.

Finally, in terms of our Constitution and our statutory requirements as a Registered Charity, with our income in excess of a £25,000 threshold, it has been necessary to have our accounts 'Independently Examined' by Chadwick & Co, Chartered Accountants, Davenport.

Alistair W Gardner
Treasurer

Bramhall u3a

**Statement of Accounts
for the year ended
31 December 2025**

INDEPENDENT EXAMINER'S REPORT

To the trustees of Bramhall u3a

Charity number: 1138641

I report to the trustees on my examination of the accounts of Bramhall u3a consisting of a receipts and payments account for the year ended 31 December 2025 and a statement of assets and liabilities as at 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Bramhall u3a, 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 Bramhall u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act or
2. the accounts do not accord with the accounting records

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.

Signed:

Claire L Taylor BA (Hons), FCCA
Chadwicks
Capital House
272 Manchester Road
Droylsden
Manchester
M43 6PW

Date: .. March 2026.....

BRAMHALL U3A

RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDED

31 December 2025

<u>RECEIPTS</u>	31/12/25	31/12/24
Membership Fees	8,496	8,388
Monthly Receipts	2,018	2,034
Group Income	11,133	9,920
Outings/Theatres (Income)	12,028	14,965
Gift Aid	0	738
Third Age Matters (TAM)	140	140
Newsletter	210	176
Misc Income	18	20
Interest	294	354
Total Income	34,337	36,735
<u>PAYMENTS</u>		
Rent	1,904	1,920
Capitation Fees	3,075	2,464
Print/Post & Stationery	2,093	1,761
Speakers	785	780
Refreshments	252	451
Storage	1,179	1,165
Website & Licences	492	501
Professional Fees	600	570
Equipment	1,191	179
Group Expenses	10,276	9,743
Outings & Theatres Expenses	11,987	14,670
Sundry Expenses	187	206
Total Expenses	34,020	34,410
NET SURPLUS	317	2,325

BRAMHALL U3A

STATEMENT OF ASSETS & LIABILITIES AS AT

31 December 2025

		31/12/25	31/12/24
<u>ASSETS</u>			
Bank	21,949		21,576
Bank-Outings/Theatres	2,671		2,631
Petty Cash	142		156
Petty Cash Group	668		750
	0	0	0
		25,430	25,113
<u>CURRENT LIABILITIES</u>			
Bank		0	0
		0	0
		25,430	25,113
		25,430	25,113
<u>GENERAL RESERVES</u>			
General Reserves		25,113	22,767
NECN Funds		0	21
Additional Funds		0	0
		25,113	22,788
<u>Add Surplus/(Deficit)</u>		317	2,325
		25,430	25,113

Groups Report

Our groups continued to thrive during 2025 and we have presently 49 groups listed in our newsletter and 51 on our website, which includes theatre and holidays. We have had no group closures this year.

Three groups; Art, Art Appreciation and Science continue to have no overall single leader but are running with the help from a small number of members. Dining, Pickleball, Table Tennis and Science are the groups with the highest membership, the latter needing to think about moving to a larger venue.

In April the committee voted to change the name of the Group Coordinators to Group Leaders and the Group's Organiser to Group's Coordinator. This now brings us in line with the wording being used by the national u3a.

The Holiday group had their first holiday in May to South Wales, which was very successful and enjoyed by all.

In June we held a Thank you Tea and Cake afternoon for the group leaders. This was to recognise the hard work done by them, and also to give them a chance to talk and exchange ideas with each other to help with running their groups.

The Thrive group community project for 2025 was to refurbish the dilapidated bench at the top of Robin's Lane. This now has new wooden seating slats and has been repainted to look very smart and is once again being used by grateful members of the public. The Card group and both Knitting groups have worked hard to donate money through the sale of their goods to the Wellspring and Francis House.

The year ended with our webmaster continuing to set up a new database using Beacon. Once completed this will make corresponding with groups and Group Leaders much easier for the Group's Coordinator, in addition to the benefits to other committee members.

With the foreseen closure of Cheadle Hulme u3a it is hoped that in the coming year we might accommodate some of their existing groups to increase the subjects on offer to our members.

Chris Stubbs
Groups Organiser

BRAMHALL u3a AGM 19th MARCH 2026

The Committee currently comprises the following members, who are up for reelection:

Alaister Macrae	Chairman
Peter Webster	Vice-Chairman and Newsletter
Meg Rowell	Secretary
Alistair Gardner	Treasurer
Kay Witham	Membership Secretary
Helen Webster	Speaker Secretary
(Vacant)	Newsletter
Chris Stubbs	Groups Organiser
Frances Bell	Theatre
Vera Moore	Dining Group
Jill Rickman	Almoner
Graham Porter	Accommodation Officer
Barrie Roberts	Website Manager
Jennefer Richmond	Holidays

We continue to seek volunteers to head up teams to organise Outings, Publicity and Events.

The Committee is also supported by:-

Archivist	Carol Mayall
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Please submit any nominations to the Chairman.

Email: alaistermacrae17@gmail.com

Post: 20, Southpool Close, Bramhall, Stockport, SK7 3PU

Name of Organisation

Trading Name **BRAMHALL U3A**

Year ended **12/31/2025**

BRAMHALL U3A

INCOME FOR JANUARY

DATE	CUSTOMER	INVOICE No.	Membership Subscriptions	Monthly Meetings	Group Income	Outings & Theatres	Gift Aid	Third Age Matters (TAM)	Newsltrter	Misc. Income	AMOUNT REC'D		CASH BANKED	TOTAL	TOTAL
											CASH	TO BANK			ACCUMULATED
1/1/2025	Groups-Pickleball-various	BACS			£44.00								£44.00	£44.00	£44.00
1/7/2025	Subscriptions	Cash	£24.00								£24.00		£0.00	£24.00	£68.00
1/18/2025	Subscriptions	1017	£1,188.00					£20.00	£10.00				£1,218.00	£1,218.00	£1,286.00
	Monthly Meeting	1018		£193.00									£193.00	£193.00	£1,479.00
	Groups-Art Appreciation	Cash			£50.00						£50.00		£0.00	£50.00	£1,529.00
1/24/2025	Groups-Bridge(Wed)	1019			£470.00								£470.00	£470.00	£1,999.00
1/31/2025	Subs paid by BACS	BACS	£232.00										£232.00	£232.00	£2,231.00
1/26/2025	Subscriptions	1020	£1,080.00					£12.00	£20.00				£1,112.00	£1,112.00	£3,343.00
	Subscriptions	1021	£660.00					£20.00	£70.00	£3.00			£753.00	£753.00	£4,096.00
		1022											£0.00	£0.00	£4,096.00
		1023											£0.00	£0.00	£4,096.00
		1024											£0.00	£0.00	£4,096.00
		1025											£0.00	£0.00	£4,096.00
		1026											£0.00	£0.00	£4,096.00
		1027											£0.00	£0.00	£4,096.00
		1028											£0.00	£0.00	£4,096.00
		1029											£0.00	£0.00	£4,096.00
		1030											£0.00	£0.00	£4,096.00
		1031											£0.00	£0.00	£4,096.00
		1032											£0.00	£0.00	£4,096.00
		1033											£0.00	£0.00	£4,096.00
		1034											£0.00	£0.00	£4,096.00
		1035											£0.00	£0.00	£4,096.00
		1036											£0.00	£0.00	£4,096.00
		1037											£0.00	£0.00	£4,096.00
	TOTAL FOR JANUARY		£3,184.00	£193.00	£564.00	£0.00	£0.00	£52.00	£100.00	£3.00	£74.00	£0.00	£4,022.00	£4,096.00	

BRAMHALL U3A

Cash Flow for January

Bank

Opening Balance	£21,576.30
Add Monies paid into Bank	£4,022.00
	£25,598.30
Less Overheads paid out	£751.83
	£24,846.47

Petty Cash

Opening Balance	£156.42
Add Cash received	£74.00
	£230.42
Less Cash paid out	£90.00
	£140.42

BRAMHALL U3A

EXPENDITURE FOR JANUARY

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INCOME FOR FEBRUARY

BRAMHALL U3A

Bank

Petty Cash

Opening Balance	£140.42
Add Cash received	£0.00
	<hr/>
	£140.42
Less Cash paid out	£76.61
	<hr/>
	£63.81

EXPENDITURE FOR FEBRUARY

INCOME FOR MARCH

[illegible]

Cash Flow for March

Opening Balance	£26,422.64
Add Monies paid into Bank	£3,703.50
	<hr/> £30,126.14
Less Overheads paid out	£2,157.20
	<hr/> £27,968.94

Opening Balance	£63.81
Add Cash received	£132.00
	£195.81
Less Cash paid out	£60.00
	£135.81

EXPENDITURE FOR MARCH

INCOME FOR APRIL

[illegible]

Cash Flow for April

Opening Balance	£27,968.94
Add Monies paid into Bank	£1,342.50
	<hr/>
	£29,311.44
Less Overheads paid out	£390.83
	<hr/>
	£28,920.61

Opening Balance	£135.81
Add Cash received	£40.00
	<hr/> £175.81
Less Cash paid out	£70.00
	<hr/> £105.81

BRAMHALL U3A

EXPENDITURE FOR APRIL

Page 1

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INCOME FOR MAY

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Cash Flow for May

Opening Balance	£28,920.61
Add Monies paid into Bank	£820.40
	<hr/>
	£29,741.01
Less Overheads paid out	£4,097.30
	<hr/>
	£25,643.71

Opening Balance	£105.81
Add Cash received	£96.00
	<u>£201.81</u>
Less Cash paid out	£80.00
	<u>£121.81</u>

EXPENDITURE FOR MAY

INCOME FOR JUNE

[illegible]

Cash Flow for June

Opening Balance	£25,643.71
Add Monies paid into Bank	£523.55
	<hr/>
	£26,167.26
Less Overheads paid out	£1,288.48
	<hr/>
	£24,878.78

Opening Balance	£121.81
Add Cash received	£140.00
	<u>£261.81</u>
Less Cash paid out	£81.98
	<u>£179.83</u>

EXPENDITURE FOR JUNE

BRAMHALL U3A

INCOME FOR JULY

DATE	CUSTOMER	INVOICE No.	Membership Subscriptions	Monthly Meetings	Group Income	Outings & Theatres	Gift Aid	Third Age Matters (TAM)	Newsletter	Misc. Income	AMOUNT REC'D		CASH BANKED	TOTAL	TOTAL ACCUMULATED
											CASH	TO BANK			
7/1/2025	Groups-Pickleball various	BACS			£8.00								£8.00	£8.00	£8.00
	Groups-Table Tennis	BACS			£480.00								£480.00	£480.00	£488.00
	Groups-Badminton	BACS			£185.50								£185.50	£185.50	£673.50
7/5/2025	Groups-Art	Cash			£60.00						£60.00		£0.00	£60.00	£733.50
7/7/2025	Groups-Bridge(Begin)	1046			£190.00								£190.00	£190.00	£923.50
7/9/2025	Subscriptions	1047	£24.00						£10.00				£34.00	£34.00	£957.50
7/23/2025	Groups-Choir	BACS			£130.00								£130.00	£130.00	£1,087.50
	Groups-Bridge(Thurs)	1048			£108.00								£108.00	£108.00	£1,195.50
	Groups-Wine	1049			£40.00								£40.00	£40.00	£1,235.50
7/24/2025	Monthly Meeting	1050		£192.00									£192.00	£192.00	£1,427.50
	Subscriptions	1051	£36.00					£4.00					£40.00	£40.00	£1,467.50
		1052											£0.00	£0.00	£1,467.50
		1053											£0.00	£0.00	£1,467.50
		1054											£0.00	£0.00	£1,467.50
		1055											£0.00	£0.00	£1,467.50
		1056											£0.00	£0.00	£1,467.50
		1057											£0.00	£0.00	£1,467.50
		1058											£0.00	£0.00	£1,467.50
		1059											£0.00	£0.00	£1,467.50
		1060											£0.00	£0.00	£1,467.50
		1061											£0.00	£0.00	£1,467.50
		1062											£0.00	£0.00	£1,467.50
		1063											£0.00	£0.00	£1,467.50
		1064											£0.00	£0.00	£1,467.50
		1065											£0.00	£0.00	£1,467.50
	TOTAL FOR JULY		£60.00	£192.00	£1,201.50	£0.00	£0.00	£4.00	£10.00	£0.00	£60.00	£0.00	£1,407.50	£1,467.50	

BRAMHALL U3A

Cash Flow for July

Bank

Opening Balance	£24,878.78
Add Monies paid into Bank	£1,407.50
	£26,286.28
Less Overheads paid out	£374.67
	£25,911.61

Petty Cash

Opening Balance	£179.83
Add Cash received	£60.00
	£239.83
Less Cash paid out	£102.06
	£137.77

EXPENDITURE FOR JULY

INCOME FOR AUGUST

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Cash Flow for August

Opening Balance	£25,911.61
Add Monies paid into Bank	£24.00
	<hr/>
	£25,935.61
Less Overheads paid out	£279.30
	<hr/>
	£25,656.31

Opening Balance	£137.77
Add Cash received	£0.00
	<u>£137.77</u>
Less Cash paid out	£0.00
	<u>£137.77</u>

BRAMHALL U3A

EXPENDITURE FOR AUGUST

Page 1

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BRAMHALL U3A

INCOME FOR SEPTEMBER

Page 1

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BRAMHALL U3A

Cash Flow for September

Bank

Opening Balance	£25,656.31
Add Monies paid into Bank	<u>£1,734.37</u>
	£27,390.68
Less Overheads paid out	<u>£1,301.59</u>
	£26,089.09

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Petty Cash

Opening Balance	£137.77
Add Cash received	£80.00
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	£217.77
Less Cash paid out	£60.00
	<hr/>
	£157.77

BRAMHALL U3A

EXPENDITURE FOR SEPTEMBER

Page 1

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BRAMHALL U3A

INCOME FOR OCTOBER

DATE	CUSTOMER	INVOICE No.	Membership Subscriptions	Monthly Meetings	Group Income	Outings & Theatres	Gift Aid	Third Age Matters (TAM)	Newsletter	Misc. Income	AMOUNT REC'D		CASH BANKED	TOTAL	TOTAL ACCUMULATED
10/1/2025	Groups-Pickleball various	BACS			£52.00								£52.00	£52.00	£52.00
10/5/2025	Groups-Bridge(Dup)	1056			£50.00								£50.00	£50.00	£102.00
	Groups-Italian	1057			£132.00								£132.00	£132.00	£234.00
10/7/2025	Subscriptions	1058	£48.00										£48.00	£48.00	£282.00
10/16/2025	Groups-Choir	1059			£325.00								£325.00	£325.00	£607.00
	Groups-Art Appreciation	1060			£124.00								£124.00	£124.00	£731.00
	Monthly Meeting	1061		£212.00									£212.00	£212.00	£943.00
10/20/2025	Groups-Art	1062			£245.00								£245.00	£245.00	£1,188.00
		1063											£0.00	£0.00	£1,188.00
		1064											£0.00	£0.00	£1,188.00
		1065											£0.00	£0.00	£1,188.00
		1066											£0.00	£0.00	£1,188.00
		1067											£0.00	£0.00	£1,188.00
		1068											£0.00	£0.00	£1,188.00
		1069											£0.00	£0.00	£1,188.00
		1070											£0.00	£0.00	£1,188.00
		1071											£0.00	£0.00	£1,188.00
		1072											£0.00	£0.00	£1,188.00
		1073											£0.00	£0.00	£1,188.00
		1074											£0.00	£0.00	£1,188.00
		1075											£0.00	£0.00	£1,188.00
		1076											£0.00	£0.00	£1,188.00
		1077											£0.00	£0.00	£1,188.00
		1078											£0.00	£0.00	£1,188.00
		1079											£0.00	£0.00	£1,188.00
	TOTAL FOR OCTOBER		£48.00	£212.00	£928.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1,188.00	£1,188.00	

BRAMHALL U3A

Cash Flow for October

Bank

Opening Balance	£26,089.09
Add Monies paid into Bank	£1,188.00
	£27,277.09
Less Overheads paid out	£2,030.14
	£25,246.95

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Petty Cash

Opening Balance	£157.77
Add Cash received	£0.00
	£157.77
Less Cash paid out	£75.00
	£82.77

EXPENDITURE FOR OCTOBER

BRAMHALL U3A

INCOME FOR NOVEMBER

Page 1

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BRAMHALL U3A

Cash Flow for November

Bank

Opening Balance	£25,246.95
Add Monies paid into Bank	£929.60
	<hr/>
	£26,176.55
Less Overheads paid out	£1,795.60
	<hr/>
	£24,380.95

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Petty Cash

Opening Balance	£82.77
Add Cash received	£152.50
	<hr/>
	£235.27
Less Cash paid out	£100.00
	<hr/>
	£135.27

BRAMHALL U3A

EXPENDITURE FOR NOVEMBER

Page 1

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BRAMHALL U3A

INCOME FOR DECEMBER

Page 1

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BRAMHALL U3A

Cash Flow for December

Bank

Opening Balance	£24,380.95
Add Monies paid into Bank	£1,224.26
	<hr/>
	£25,605.21
Less Overheads paid out	£3,656.10
	<hr/>
	£21,949.11

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Petty Cash

Opening Balance	£135.27
Add Cash received	£84.00
	<hr/>
	£219.27
Less Cash paid out	£77.25
	<hr/>
	£142.02

BRAMHALL U3A

EXPENDITURE FOR DECEMBER

Page 1

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BRAMHALL U3A

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED

31 December 2025

INCOME	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Membership Fees	3,184.00	1,800.00	2,436.00	456.00	228.00	128.00	60.00	0.00	96.00	48.00	48.00	12.00	8,496.00
Monthly Receipts	193.00	0.00	365.06	149.00	153.90	142.70	192.00	0.00	238.00	212.00	293.60	79.00	2,018.26
Group Income	564.00	24.00	888.00	755.50	524.50	312.10	1,201.50	24.00	1,410.50	928.00	739.50	1,153.04	8,524.64
Outings/Theatres (Income)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gift Aid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Third Age Matters (TAM)	52.00	40.00	32.00	12.00	0.00	0.00	4.00	0.00	0.00	0.00	0.00	0.00	140.00
Newsletter	100.00	50.00	30.00	10.00	10.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	210.00
Misc Income	3.00	9.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	18.00
Interest	0.00	0.00	79.44	0.00	0.00	80.75	0.00	0.00	69.87	0.00	0.00	64.22	294.28
Total Income	4,096.00	1,923.00	3,835.50	1,382.50	916.40	663.55	1,467.50	24.00	1,814.37	1,188.00	1,082.10	1,308.26	19,701.18
EXPENSES													
Rent	160.00	160.00	160.00	160.00	160.00	220.00	160.00	30.00	160.00	160.00	183.87	190.00	1,903.87
Capitation Fees	0.00	0.00	0.00	0.00	2,696.00	0.00	0.00	0.00	0.00	379.49	0.00	0.00	3,075.49
Print/Post & Stationery	375.00	0.00	316.88	120.00	0.00	228.00	0.00	156.00	147.30	216.00	149.32	384.00	2,092.50
Speakers	90.00	65.00	60.00	70.00	80.00	70.00	70.00	0.00	60.00	75.00	80.00	65.00	785.00
Refreshments	0.00	11.61	0.00	0.00	0.00	117.19	32.06	0.00	0.00	33.35	0.00	57.75	251.96
Storage	84.83	84.83	84.83	84.83	93.30	93.30	93.30	93.30	93.30	93.30	93.30	186.60	1,179.02
Website & Licences	0.00	50.00	32.50	0.00	40.00	0.00	69.37	0.00	0.00	0.00	300.00	0.00	491.87
Professional Fees	0.00	0.00	600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00
Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199.00	0.00	992.12	0.00	1,191.12
Group Expenses	132.00	52.00	932.49	26.00	964.00	641.97	52.00	0.00	689.99	1,148.00	96.99	2,850.00	7,585.44
Outings & Theatres Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sundry Expenses	0.00	0.00	30.50	0.00	144.00	0.00	0.00	0.00	12.00	0.00	0.00	0.00	186.50
Total Expenses	841.83	423.44	2,217.20	460.83	4,177.30	1,370.46	476.73	279.30	1,361.59	2,105.14	1,895.60	3,733.35	19,342.77
NET SURPLUS	3,254.17	1,499.56	1,618.30	921.67	(3,260.90)	(706.91)	990.77	(255.30)	452.78	(917.14)	(813.50)	(2,425.09)	358.41

BRAMHALL U3A

STATEMENT OF ASSETS as at

31 December 2025

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Group Income

[illegible]

																		£0.00
	TOTAL INCOME			£613.10	£439.61	£1,296.00	£799.00	£995.00	£596.00	£589.00	£267.50	£392.00	£466.83	£1,786.60	£84.00	£200.00		£8,524.64

Group Expenses

BRAMHALL U3A

				ART 0	Art Appreciation	Badminton 0	Bridge (Begin)	Bridge Wed-Dup	Bridge Thurs	Choir	Italian 0	Pickleball 0	Science for All	Table Tennis	Thrive	Wine Tasting	WRITE OFF	TOTAL
	SURPLUS/(LOSS) FOR YEAR			£67.10	£213.61	£0.00	£203.5	£63.50	£0.00	£75.00	£0.00	£-140.94	£240.83	£176.60	£0.00	£40.00	£0.00	£939.20
	Cash Float (Current) - Opening	B/Fwd		£84.50	£178.81	£132.70	£0.00	£9.67	£8.55	£0.00	£10.75	£1.00	£64.52	£100.85	£0.00	£125.18	£33.00	£749.53
	Additional Income - Cash			£31.90	£553.39	£47.00	£259.00	£100.00			£-7.50		£193.87	£240.90		£1,190.00	£0.00	£2,608.56
	Additional Expenditure - Cash			£31.90	£642.20	£109.82	£151.00	£109.00					£195.39	£240.90		£1,176.96	£33.00	£2,690.17
	Cash Float (Current) - Closing	C/Fwd		£84.50	£90.00	£69.88	£108.00	£0.67	£8.55	£0.00	£3.25	£1.00	£63.00	£100.85	£0.00	£38.22	£-33.00	£634.92
	SURPLUS/(LOSS) FOR YEAR			£67.10	£124.80	(£62.82)	£311.50	£54.50	£0.00	£75.00	(£7.50)	(£140.94)	£239.31	£176.60	£0.00	£153.04	(£33.00)	£857.59

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BRAMHALL U3A

RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDED

31 December 2025

<u>INCOME</u>	31/12/25	Opening Adjustments	Year-end Adjustments	Final 31/12/25
Membership Fees	8,496.00		8,496.00	8,496.00
Monthly Receipts	2,018.26		2,018.26	2,018.26
Group Income	8,524.64		8,524.64	2,608.56
Outings/Theatres (Income)	0.00		0.00	12,027.70
Gift Aid	0.00		0.00	0.00
Third Age Matters (TAM)	140.00		140.00	140.00
Newsletter	210.00		210.00	210.00
Misc Income	18.00		18.00	18.00
Interest	294.28		294.28	294.28
Total Income	19,701.18	0.00	19,701.18	14,636.26
<u>EXPENSES</u>				
Rent	1,903.87	0.00	1,903.87	1,903.87
Capitation Fees	3,075.49	0.00	3,075.49	3,075.49
Print/Post & Stationery	2,092.50	0.00	2,092.50	2,092.50
Speakers	785.00	0.00	785.00	785.00
Refreshments	251.96	0.00	251.96	251.96
Storage	1,179.02	0.00	1,179.02	1,179.02
Website & Licences	491.87	0.00	491.87	491.87
Professional Fees	600.00	0.00	600.00	600.00
Equipment	1,191.12	0.00	1,191.12	1,191.12
Group Expenses	7,585.44	0.00	7,585.44	2,690.17
Outings & Theatres Expenses	0.00	0.00	0.00	11,987.16
Sundry Expenses	186.50	0.00	186.50	0.00
Total Expenses	19,342.77	0.00	19,342.77	14,677.33
NET SURPLUS	358.41	0.00	358.41	-41.07
				317.34

BRAMHALL U3A

STATEMENT OF ASSETS & LIABILITIES AS AT

31 December 2025

		31/12/25	Adjustments		31/12/25	
<u>ASSETS</u>						
Bank	21,949.11		0.00	21,949.11	0.00	21,949.11
Bank-Outings/Theatres	2,630.59		0.00	2,630.59	40.54	2,671.13
Petty Cash	142.02		0.00	142.02	0.00	142.02
Petty Cash Group	749.53		0.00	749.53	-81.61	667.92
	0.00		0.00	0.00		0.00
	25,471.25		0.00	25,471.25	-41.07	25,430.18
<u>CURRENT LIABILITIES</u>						
Bank	0.00		0.00	0.00	0.00	0.00
	0.00	25,471.25	0.00	0.00	0.00	0.00
	25,471.25		0.00	25,471.25	-41.07	25,430.18
<u>GENERAL RESERVES</u>						
General Reserve	25,091.71		0.00	25,091.71	21.13	25,112.84
NECN Funds	21.13		0.00	21.13	-21.13	0.00
Other Funds	0.00		0.00	0.00	0.00	0.00
	25,112.84		0.00	25,112.84	0.00	25,112.84
Add Surplus/(Deficit)	358.41		0.00	358.41	-41.07	317.34
	25,471.25		0.00	25,471.25	-41.07	25,430.18
	-		-	-	(0.00)	-

BRAMHALL U3A

RECEIPTS & PAYMENTS STATEMENT FOR THE YEAR ENDED

31 December 2025

<u>RECEIPTS</u>	31/12/25	31/12/24
Membership Fees	8,496	8,388
Monthly Receipts	2,018	2,034
Group Income	11,133	9,920
Outings/Theatres (Income)	12,028	14,965
Gift Aid	0	738
Third Age Matters (TAM)	140	140
Newsletter	210	176
Misc Income	18	20
Interest	294	354
Total Income	34,337	36,735
<u>PAYMENTS</u>		
Rent	1,904	1,920
Capitation Fees	3,075	2,464
Print/Post & Stationery	2,093	1,761
Speakers	785	780
Refreshments	252	451
Storage	1,179	1,165
Website & Licences	492	501
Professional Fees	600	570
Equipment	1,191	179
Group Expenses	10,276	9,743
Outings & Theatres Expenses	11,987	14,670
Sundry Expenses	187	206
Total Expenses	34,020	34,410
NET SURPLUS	317	2,325

BRAMHALL U3A

STATEMENT OF ASSETS & LIABILITIES AS AT 31 December 2025

	31/12/25	31/12/24
<u>ASSETS</u>		
Bank	21,949	21,576
Bank-Outings/Theatres	2,671	2,631
Petty Cash	142	156
Petty Cash Group	668	750
	0	0
	25,430	25,113
<u>CURRENT LIABILITIES</u>		
Bank	0	0
	0	0
	0	0
	0	0
	25,430	0
	25,430	25,113
<u>GENERAL RESERVES</u>		
General Reserves	25,113	22,767
NECN Funds	0	21
Additional Funds	0	0
	25,113	22,788
Add Surplus/(Deficit)	317	2,325
	25,430	25,113
	0	0



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Bramhall U3A	No (if any) 1138641
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Receipts and payments accounts

CC16a

For the period from	Period start date 1/1/2025	To	Period end date 12/31/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Membership Fees	8,496	-	-	8,496	8,388
Monthly Receipts	2,018	-	-	2,018	2,034
Group Income	11,133	-	-	11,133	9,920
Outings/Theatres (Income)	12,028	-	-	12,028	14,965
Gift Aid	-	-	-	-	738
Misc Income	368	-	-	368	336
Interest	294	-	-	294	354
		-	-		
Sub total (Gross income for AR)	34,337	-	-	34,337	36,735
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	34,337	-	-	34,337	36,735
A3 Payments					
Rent	1,904	-	-	1,904	1,920
Capitation Fees	3,075	-	-	3,075	2,464
Print/Post & Stationery	2,093	-	-	2,093	1,761
Speakers	785	-	-	785	780
Refreshments	252	-	-	252	451
Storage	1,179	-	-	1,179	1,165
Website & Licences	492	-	-	492	501
Professional Fees	600	-	-	600	570
Equipment	1,191	-	-	1,191	179
Group Expenses	10,276	-	-	10,276	9,743
Outings & Theatres Expenses	11,987	-	-	11,987	14,670
	-	-	-	-	-
Sundry Expenses	187	-	-	187	206
Sub total	34,020	-	-	34,020	34,410
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	34,020	-	-	34,020	34,410
Net of receipts/(payments)	317	-	-	317	2,325
A5 Transfers between funds	21	- 21	-	-	-
A6 Cash funds last year end	25,092	21	-	25,113	22,788
Cash funds this year end	25,430	- 0	-	25,430	25,113

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Accounts	24,620	-	-
	Petty Cash	810	-	-
		-	-	-
	Total cash funds	25,430	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Equipment-Pickleball Nets	General Fund	178	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

BRAMHALL U3A

EXPENDITURE FOR THE YEAR

DATE	Detail	Ref. No.	Rent	Capitation	Print/Post	Speakers	Refreshments	Storage	Website &	Professional	Equipment	Group	Outins &	Sundry	TOTAL
			0	Fees	Stationery	0	0	0	Licences	Fees	0	Expenses	Theatres	Expenses	
January		1	£160.00	£0.00	£375.00	£90.00	£0.00	£84.83	£0.00	£0.00	£0.00	£132.00	£0.00	£0.00	£841.83
February		2	£160.00	£0.00	£0.00	£65.00	£11.61	£84.83	£50.00	£0.00	£0.00	£52.00	£0.00	£0.00	£423.44
March		3	£160.00	£0.00	£316.88	£60.00	£0.00	£84.83	£32.50	£600.00	£0.00	£932.49	£0.00	£30.50	£2,217.20
April		4	£160.00	£0.00	£120.00	£70.00	£0.00	£84.83	£0.00	£0.00	£0.00	£26.00	£0.00	£0.00	£460.83
May		5	£160.00	£2,696.00	£0.00	£80.00	£0.00	£93.30	£40.00	£0.00	£0.00	£964.00	£0.00	£144.00	£4,177.30
June		6	£220.00	£0.00	£228.00	£70.00	£117.19	£93.30	£0.00	£0.00	£0.00	£641.97	£0.00	£0.00	£1,370.46
July		7	£160.00	£0.00	£0.00	£70.00	£32.06	£93.30	£69.37	£0.00	£0.00	£52.00	£0.00	£0.00	£476.73
August		8	£30.00	£0.00	£156.00	£0.00	£0.00	£93.30	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£279.30
September		9	£160.00	£0.00	£147.30	£60.00	£0.00	£93.30	£0.00	£0.00	£199.00	£689.99	£0.00	£12.00	£1,361.59
October		10	£160.00	£379.49	£216.00	£75.00	£33.35	£93.30	£0.00	£0.00	£0.00	£1,148.00	£0.00	£0.00	£2,105.14
November		11	£183.87	£0.00	£149.32	£80.00	£0.00	£93.30	£300.00	£0.00	£992.12	£96.99	£0.00	£0.00	£1,895.60
December		12	£190.00	£0.00	£384.00	£65.00	£57.75	£186.60	£0.00	£0.00	£0.00	£2,850.00	£0.00	£0.00	£3,733.35
	TOTAL		£1,903.87	£3,075.49	£2,092.50	£785.00	£251.96	£1,179.02	£491.87	£600.00	£1,191.12	£7,585.44	£0.00	£186.50	£19,342.77

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Rent	£160.00	£160.00	£160.00	£160.00	£160.00	£220.00	£160.00	£30.00	£160.00	£160.00	£183.87	£190.00	£1,903.87
Capitation Fees	£0.00	£0.00	£0.00	£0.00	£2,696.00	£0.00	£0.00	£0.00	£0.00	£379.49	£0.00	£0.00	£3,075.49
Print/Post & Stationery	£375.00	£0.00	£316.88	£120.00	£0.00	£228.00	£0.00	£156.00	£147.30	£216.00	£149.32	£384.00	£2,092.50
Speakers	£90.00	£65.00	£60.00	£70.00	£80.00	£70.00	£70.00	£0.00	£60.00	£75.00	£80.00	£65.00	£785.00
Refreshments	£0.00	£11.61	£0.00	£0.00	£0.00	£117.19	£32.06	£0.00	£0.00	£33.35	£0.00	£57.75	£251.96
Storage	£84.83	£84.83	£84.83	£84.83	£93.30	£93.30	£93.30	£93.30	£93.30	£93.30	£93.30	£186.60	£1,179.02
Website & Licences	£0.00	£50.00	£32.50	£0.00	£40.00	£0.00	£69.37	£0.00	£0.00	£0.00	£300.00	£0.00	£491.87
Professional Fees	£0.00	£0.00	£600.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£600.00
Equipment	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£199.00	£0.00	£992.12	£0.00	£1,191.12
Group Expenses	£132.00	£52.00	£932.49	£26.00	£964.00	£641.97	£52.00	£0.00	£689.99	£1,148.00	£96.99	£2,850.00	£7,585.44
Outings & Theatres Expenses	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sundry Expenses	£0.00	£0.00	£30.50	£0.00	£144.00	£0.00	£0.00	£0.00	£12.00	£0.00	£0.00	£0.00	£186.50
Total	£841.83	£423.44	£2,217.20	£460.83	£4,177.30	£1,370.46	£476.73	£279.30	£1,361.59	£2,105.14	£1,895.60	£3,733.35	£19,342.77

INDEPENDENT EXAMINER'S REPORT

To the trustees of Bramhall u3a

Charity number: 1138641

I report to the trustees on my examination of the accounts of Bramhall u3a consisting of a receipts and payments account for the year ended 31 December 2025 and a statement of assets and liabilities as at 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Bramhall u3a, 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 Bramhall u3a's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the 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 which gives me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act or
2. the accounts do not accord with the accounting records

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.

Signed: 

Claire L Taylor BA (Hons), FCCA
Chadwicks
Capital House
272 Manchester Road
Droylsden
Manchester
M43 6PW

Date: 20/03/2026