

U3A Cowbridge
Registered Charity Number 1072693

Income and Expenditure Account for the Period 1st July 2025 to 30th June 2026

	u3a		Interest	Cowbridge u3a Consolidated	
	2025/26	2024/25	Groups	2025/26	2024/25
	£	£	£	£	£
Income					
Membership Fees	4,396.50	3,982.50	4,100.00	8,496.50	7,949.50
Day Members	71.00	84.00	60.00	131.00	148.00
Deposit Account Interest	118.71	0.00		118.71	367.50
Trips	0.00	0.00	1,009.00	1,009.00	506.92
Return of Gift Aid	413.90	506.92		413.90	
Sundry Income	93.71	62.60	693.50	787.21	412.24
Interest Group funds returned on closure	41.50	0.00	-41.50	0.00	0.00
Grants Received	600.00	250.00		600.00	250.00
	5,735.32	4,886.02	5,821.00	11,556.32	9,634.16
Expenditure					
Room Hire	999.00	1,068.00	1,860.00	2,859.00	3,083.00
Speakers & Donations	961.00	785.00	230.00	1,191.00	925.00
Interest Group Sundry Expenses			2,656.08	2,656.08	2,299.58
Annual Lunch	0.00	220.00		0.00	220.00
Third Age Matters Magazine	912.00	905.12		912.00	905.12
Officers' expenses	9.71	54.24		9.71	54.24
Travel Expenses	86.30	0.00		86.30	0.00
Printing	173.31	294.60		173.31	294.60
Sundry Expenditure	288.57	87.06		288.57	87.06
Computer Equipment & Sundries	398.80	133.78		398.80	133.78
Promotional Equipment	0.00	1,276.54		0.00	1,276.54
Open Day	539.86	0.00		539.86	0.00
Teas	36.26	119.50		36.26	119.50
Christmas Meeting	179.85	362.90	75.00	254.85	377.90
AGM Costs	313.68	266.95		313.68	266.95
Grants Paid	144.98	210.19	-144.98	0.00	0.00
Third Age Trust - Membership Subscription	1,128.00	1,024.00		1,128.00	1,024.00
Trips	0.00	0.00	163.84	163.84	416.00
	6,171.32	6,807.88	4,839.94	11,011.26	11,483.27
Surplus/Deficit(-) for the Year	-436.00	-1,921.86	981.06	545.06	-1,849.11
Cumulative Funds brought forward 1st July 2025	5,899.88	7,821.74	2,988.57	8,888.45	10,737.56
Total Surplus/Deficit(-) for the Year	-436.00	-1,921.86	981.06	545.06	-1,849.11
Total Funds carried forward 30th June 2026	5,463.88	5,899.88	3,969.63	9,433.51	8,888.45
Represented by:					
Bank Account	2,445.88	2,084.03	2,203.00	4,648.88	2,463.62
Deposit Account	3,000.00	4,000.00		3,000.00	4,000.00
Petty Cash	18.00	36.34		18.00	36.34
Annual Lunch Deposit				0.00	
Interest Group's Cash Floats			1,766.63	1,766.63	2,608.98
Funds held for Interest Group events See Note	0.00	-220.49		0.00	-220.49
	5,463.88	5,899.88	3,969.63	9,433.51	8,888.45

Treasurer

Ian Fraser

Date

24/8/26

Independent Examiner

Colin Decker

Date

24/8/26

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Notes

Results for the Year

Overall, the consolidated u3a has net funds of £9,434 (2024/25 £8,888). The central u3a deficit was £436 (2024/25 £1,922). This was planned to reduce net funds to just over one year's membership receipts, which is the recommended level of reserves

Inventory

The u3a maintain an inventory of equipment, held centrally and by Interest Groups. This is maintained for insurance and control purposes, and does not form part of the financial report. Equipment is expensed on purchase. The Committee will ensure that the inventory is kept up to date.

Self-Funded Activities

Description	Blance b/f 01 July 2025 £	Receipts £	Payments £	Surplus/ Deficit £	Balance c/f 30 June 2026 £
Annual Lunch	0.00			0.00	0.00
Interest Group Events					
Quiz Funds	10.49		10.49	0.00	0.00
History Group Trips					
Chavenage House	0.00			0.00	0.00
St Donat's Castle	210.00	383.20	593.20	0.00	0.00
Gardening Group Trips					
Kelmscott Manor	0.00	686.00	686.00	0.00	0.00
	220.49	1,069.20	1,289.69	0.00	0.00

There are currently no funds held for Interest Group events. These will be accounted for by the relevant groups.