

CESTRIA u3a at Chester le Street

Notes Cash and Bank Balances

Cash	0
Current account	93
Deposit account	4,850
Total Cash and Bank Balances	4,943
1. Total cash & bank balances held for future social/educational activities	0
2. Cash & Bank Balances belonging to u3a	4,943

As at 31-Dec-25
£
0
93
4,850
4,943
0
4,943

As at 31-Dec-24	Cash movement In/(Out)
£	£
0	
67	
5,100	
5,167	(224)
(15)	15
5,152	(209)

Income and Expenditure

Notes

Subscriptions for 2024	0	
Subscriptions for 2025	717	
Subscriptions for 2026	1,998	
3. Total Subscriptions	2,715	
Deposit Interest	72	
Sale of Books	71	
4. Monthly Meetings Fees From Members	1,839	
5. Room Hire		1,310
6. Speakers Fees		796
Tea & Coffee		108
7. Get Together meetings		0
8. Groups	1,369	1,978
9. U3A National Fees		1,549
U3A Regional Fees		0
Newsletter/copying		80
Stationary /Postage	0	208
Meetings - Committee/Leaders etc.		138
Licences		69
10. Bank charges	9	69
Miscellaneous		0
1. Social/educational activities	3,444	3,438

Year to 31-Dec-25	Income	Expenditure
	0	
	717	
	1,998	
	2,715	
	72	
	71	
	1,839	
		1,310
		796
		108
		0
	1,369	1,978
		1,549
		0
		80
	0	208
		138
		69
	9	69
		0
	3,444	3,438
	9,519	9,743
		(224)

Year to 31-Dec-24	Year to 31-Dec-24	Dec 25/Dec 24 Cash movement In/(Out)
Income	Expenditure	
746		
2,421		
0		
3,167		(452)
79		(7)
61		10
1,679		160
	1,098	(212)
	893	97
	96	(12)
	70	70
1,169	1,429	(349)
	1,439	(110)
	0	0
	70	(10)
28	221	(15)
	153	15
	67	(2)
6	78	12
	0	0
4,926	5,047	127
11,115	10,661	(678)
		454

(Reduction)/Increase in Cash & Bank Balances

CESTRIA u3a at Chester le Street

Accounts: Year to 31 December 2025

Notes

1. At 31 December 2025, the u3a bank account included, on behalf of certain members, deposit receipts totalling £Nil, in respect of events which are to be undertaken during 2026. At 31 December 2024 £15 of deposits were held in the u3a bank account.
2. The cash and bank balances, belonging to the u3a, reduced £209, from £5,152 to £4,943 during 2025.
3. Subscriptions for the current year are paid by members either during that year or during the October, November and December of the previous year. At 31 December 2025, 132 members had renewed their memberships for the following year. At 31 December 2024, 163 members had renewed.
4. Attendance at the monthly meetings improved throughout 2025 and the £2 fee was, as during 2024, applied throughout the year.
5. During 2025, the u3a contributed £200 towards an improved sound and vision system, used at the monthly meetings.
6. The average cost of speakers fees decreased during 2025.
7. No 'Get Together Meetings' were held during 2025. During 2024 1 meeting was held.
8. The number of group meetings, where the u3a guarantees the room hire expenses, again increased during 2025, primarily as a result of the formation of 2 new groups. Income increased during 2025 inline with an increase of the number of members attending these groups. The cost of room hire per hour, remained stable during 2025. The increase in room hire cost during 2025 is due to an increase in group activity.
9. Each individual u3a has an obligation to pay a capitation fee to the Third Age Trust. For 2025 and 2024 this yearly fee was £4.00 for each member. A fee of £1.00 per member, was paid during 2025 and 2024 by Cestria u3a, to the Third Age Trust for provision of the 'Beacon' information and email system. An annual fee of £50 was paid for the provision of the Cestria u3a website. 2014 £Nil. The cost of the magazine 'Third Age Matters' to Cestria u3a is £4.00 per participating member, £3.80 during 2024.
10. HSBC charges charities for the provision of current bank accounts. Cestria u3a paid a £5.00 flat monthly fee and a £0.40 transaction charge for every cheque banked. This transaction charge is recovered from members, except when paying membership fees. From 1st September 2025, the £5 flat monthly fee is no longer payable.
11. Assets: The U3A owns 2 lap top computers and other sundry equipment. The combined cost new was £1,210. They are fully depreciated

I have reviewed the accounts for the year ended 31st December 2025 and confirm that they are consistent with the supporting records provided.



Prepared by: Tony Morrell
22nd January 2025



Helen Edwards
22nd January 2025