



Saffron Walden

Registered Charity Number 290670

FINAL ACCOUNTS FOR YEAR ENDED 31ST JULY 2026

RECEIPTS AND PAYMENTS ACCOUNT				
		2025-26		2024-25
Balances Brought Forward				
Bank Account	£ 4,690.43			£ 4,905.39
Building Society Account	£ 6,319.74			£ 6,092.31
T&T Account	£ 5,125.72			£ 4,317.27
PayPal Future Year Payments	£ 2,586.52			£ 1,927.87
Cash in Hand (T&T)	£0.00	Total Balance	£18,722.41	£0.00
				£17,242.84
Receipts				
Building Society Interest+Trans	£154.88	Total BS	£154.88	£227.43
Class Fees	£ 20,028.60			£ 13,215.48
Gift Aid	£ 1,382.26			£ 996.61
Subscriptions (including Paypa	£ 12,298.35			£ 11,875.89
Subscriptions 26-27	£ 320.00			£ 480.00
Sundries	£2,210.60	Total Current	£36,239.81	£1,045.00
Theatre & Travel	£ 41,502.57			£27,612.98
T&T Refunds & Expenses	£ 76.01	Total TT	£41,578.58	£ 18.40
T&T Cash	£0.00	Total Receipts	£77,973.27	£42,989.40
Paypal				£0.00
				£70,829.81
Payments				
Class Expenses	£18,129.41			£13,825.07
Admin & Sundry Expenses	£15,708.66			£13,506.77
Projector Purchase	£0.00	Total Current	£33,838.07	£496.10
Theatre & Travel	£ 38,196.45			£27,827.94
T&T Refunds & Expenses	£ 816.09	Total TT	£39,012.54	£ 41,315.87
T&T Cash	£0.00	Total Payments	£72,850.61	£ 865.08
				£42,180.95
				£0.00
				£70,008.89
Paypal*				
Paypal Receipts	£ 5,018.43	Total PP Receipts	£5,018.43	£ 5,857.36
Paypal - transfer to Current	£ 5,655.22			£5,857.36
Paypal - Commission & Refund	£124.40	Total PP Payments	£5,779.62	£ 5,028.39
				£170.32
				£5,198.71
Balances Carried Forward				
Bank Account	£ 7,092.17			£ 4,690.43
Building Society Account	£ 6,474.62			£ 6,319.74
T&T account	£ 7,691.76			£ 5,125.72
PayPal Future Year Payments	£ 1,825.33			£ 2,586.52
T&T Cash	£0.00			£0.00
		Total Balance	£23,083.88	£18,722.41

James Dwyer

Steve Messenger

Chairman

Treasurer

07/09/2026
8/9/2026

* Paypal is shown for transparency and clarity. However, the amounts are either included already in subscriptions, or are subscriptions for 26-27.

FINAL ADMINISTRATION AND SUNDRY EXPENSES

Balances as at 31 JULY 2026

	Receipts	Payments	Balance	Total 2025-26
40th Birthday	£0.00	£0.00	£0.00	-£557.69
Advertising	£0.00	£0.00	£0.00	£0.00
AGM	£0.00	£0.00	£0.00	-£7.91
Beacon	£0.00	£848.00	-£848.00	-£793.00
Choir Summer Concert	£0.00	£0.00	£0.00	£0.00
Committee	£0.00	£175.00	-£175.00	-£401.45
Equipment	£0.00	£0.00	£0.00	-£496.10
Film Club	£0.00	£157.50	-£157.50	£0.00
General Postage	£0.00	£0.00	£0.00	-£26.10
GIFTS	£0.00	£50.00	-£50.00	-£50.00
Group Leader Lunch	£0.00	£667.00	-£667.00	-£460.50
Member Cards and Forms	£0.00	£162.00	-£162.00	-£160.80
Newsletter (including postage)	£0.00	£295.18	-£295.18	-£109.00
Open Meeting (including Taster)	£25.00	£1,711.33	-£1,686.33	-£1,236.96
Other Income and Expenditure	£0.00	£15.00	-£15.00	£0.00
PAT Testing	£0.00	£0.00	£0.00	-£18.00
PO BOX	£0.00	£371.40	-£371.40	-£353.40
Quiz	£0.00	£224.70	-£224.70	
Raffles	£0.00	£107.81	-£107.81	-£98.21
TAM Magazine	£0.00	£2,850.28	-£2,850.28	-£2,360.00
TAT Membership	£0.00	£3,404.00	-£3,404.00	-£3,208.00
UCT and Essex Assc	£0.00	£0.00	£0.00	-£25.00
Update (£1435 plus £1224.96 postage)	£0.00	£2,659.96	-£2,659.96	-£2,245.75
Website	£0.00	£50.00	-£50.00	-£50.00
XMAS Afternoon Party 25	£2,210.60	£1,959.50	£251.10	-£200.00
Total - Expenditure	£2,235.60	£15,708.66	-£13,473.06	-£12,857.87
Membership and Gift Aid	£14,160.61	£0.00	£14,160.61	£12,872.50
Grand Total	£16,396.21	£15,708.66	£687.55	£14.63

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

u3a SAFFRON WALDEN

I report on the accounts of the Charity for the year ended 31st July 2026, which are set out on page attached.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(a)&(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 132 of the Act:and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Malcolm White,
10 Victoria Gardens
Saffron Walden
CB11 3AF

Malcolm White

Date

17/8/26.