

Report to The Members of Bradford u3a

Books for the year ended 31st July 2026

Acting under the authority of the members, as given to me at the 2025 AGM, I have examined the ledger, the bank statements and supporting documentation for the above period.

As always there is a small difference to reconcile, between the final bank balance and the ledger balance. In this case the bank is £77.50 in excess of the ledger, with that difference shown in the summary as Bank Reconciliation.

The items to be reconciled are predominantly subscriptions that have been paid twice. Refunds will be made and the small remaining discrepancy of £7.50 cleared, together with £15 from a previous period.

I can confirm that the total difference is made up entirely of credit items received and that the repayments in the ledger equal the bank statements exactly.

One anomaly to note, when comparing the 26 accounts to the 25 version, refers to the entries for newsletter income and costs. Income for physical copies of the newsletters has mainly not been shown separately but left within the members subscription figures. The costs of the service, £437.76 are not included in the accounts, as the Treasurer did not receive the associated claim until very recently. Those costs have now been paid and will be evident in the current year's figures.

I am happy that the information in the ledger, statements, and summary fairly reflects our u3a's financial activity for the year and recommend that the members accept the accounts at the AGM.

Bradford u3a remains in a healthy financial position, with cash resources in excess of one year's outgoings; a position that will be strengthened when Gift Aid is claimed in the coming period, no claim having been made this year.

As those of you who were at last year's AGM will know, I agreed to extend my role to cover the first year of our new Treasurer. This is therefore my final report. May I thank the members for repeatedly showing confidence in me to carry out the verification of the accounts over the last 4 years.

John Caswell, Member no. 626

18th August 2026.