

## Worcester Ramblers – Treasurer’s Report 2026

This report covers the period from 1 October 2025 to 30 September 2026.

The primary charitable objectives of the Ramblers’ Association (registered charity number 1093577) centre on promoting recreational walking, protecting public paths, and preserving access to the countryside.

Our accounts are divided into: **Self-funded** activities (such as our holidays and social events); and a **Main Fund** – income and expenditure directly related to the Ramblers charitable objectives.

Self-funded activities should aim to break even. Any surplus from social activities or holidays can be transferred into the Main Fund as a donation to support the Ramblers’ charitable objectives, but funds must not flow in the opposite direction, i.e. from the Main Fund to Self-funded activities.

As a general rule, the Charity Commission does not like charities to hold reserves that are greater than 100% of their annual expenditure. As a group, our **Main Fund** reserve is 243% of our annual expenditure at present, but, year on year, is being managed down slowly.

Ramblers require us to report our expenditure under headings such as: "Walk Leader training", "First Aid training", "Walks related", "Meetings (including the AGM)", and "Newsletters and publicity" for the **Main Fund**, and "Holidays" and "Socials" for **Self-funded** activities. Our accounts are verified each year by an independent examiner to confirm their accuracy.

### Summary of accounts

Our bank account opening balance on 1 October 2025 stood at £2,108.57, divided as follows:

**Main Fund:** £1,767.94 and **Self-funded** activities: £340.63

| <b>Main Fund Income</b>    |                | <b>Main Fund Payments</b> |                |
|----------------------------|----------------|---------------------------|----------------|
| Income from Central Office | £366.00        | Walks related             | £295.57        |
| Income from Area           | £244.00        | Walk Leader training      |                |
|                            | £178.70        |                           |                |
| Donations                  | £100.00        | Newsletter/Pub            | £ 59.25        |
| Receipts                   |                |                           |                |
| <b>Total Income</b>        | <b>£710.00</b> | <b>Total Payments</b>     | <b>£721.66</b> |

**Total in-year Surplus/Deficit    (£11.66)**

Note: The managed deficit would have been slightly larger (to the tune of an additional £122), but at the time the Area went into obeyance, we received one quarterly payment from the Area, and a further quarterly payment from Central Office (CO). This meant we received 5 quarterly payments in the year (2 from the Area and 3 from CO).

**Self-funded Receipts**

Holidays £17,708.00

Social events £ 1,087.00

**Total Receipts £18,795.00****Self-funded Payments**

Holidays £17,661.03

Social events £ 1,087.00

**Total Payments £18,748.03****Total in-year Surplus/Deficit £46.97**

The closing balances at 30 September 2026 are: **£1,756.28** for the **Main Fund**, and **£387.60** for **Self-funded** activities.

Our bank account closing balance on 30 September 2026 stood at £2,143.88, an increase of £35.31 in relation to the opening balance. This balances with the combined **Main Fund** budget deficit and **Self-funded** surplus in the tables above.

Ian Arrowsmith  
Treasurer  
6 October 2026