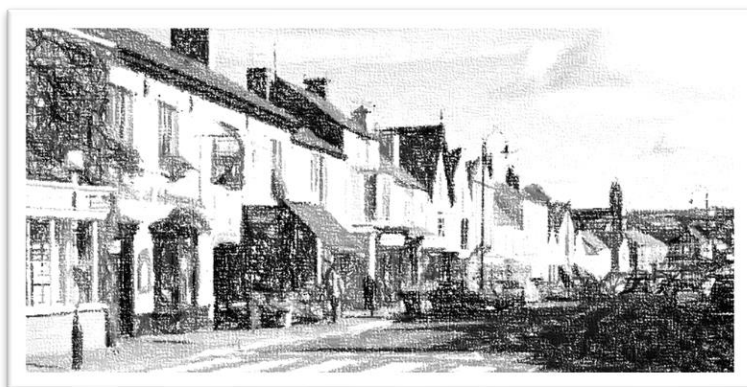




COWBRIDGE

u3a

learn, laugh, live

SEPTEMBER 2026

Dear members and friends

It seems a bit strange, and rather un-British, to welcome lower temperatures and increased rainfall as we approach the start of September. However, successive heatwaves and prolonged drought have affected attitudes to the weather and it certainly seems a bit more bearable now – and it's good to see the gardens coming back to life. This month's bulletin will be a bit different from the usual ones because it will, by necessity, focus on the forthcoming Annual General Meeting (AGM) and will include reports from me, as Chair, and Ian Fraser, our Treasurer. It seems sensible to present them here in order to save time and expedite the business of the AGM.

Annual General Meeting - Quorum

May I take this opportunity to remind you, once again, of the importance of achieving a quorum at our AGM. Our constitution requires a minimum attendance of 20% of the membership to be present at the AGM in order to validate the proceedings. The attendance figure we must reach is at least 62 so please, do make every effort to come.

Annual General Meeting – Agenda

1. Welcome
2. Quorum Check
3. Apologies for absence
4. Acceptance of the minutes of the previous AGM, 10.09.26, available on website, printed copies available at the AGM
5. Chair's Report
6. Treasurer's Report
7. Acceptance of the accounts
8. Election of officers
9. Approval of Independent Examiner of Accounts
10. Approval of annual subscription
11. New Chair – Introductory Address

Chair's Report (Peter Carter)

As I come to the end of my time as Chair of Cowbridge u3a it is, perhaps, appropriate to reflect on the last three years, my term of office, rather than focus only on the last year. When I took over the position of Chair from Douglas Guy in 2023. I suggested that I was disinclined to propose any drastic changes to the ways in which we operated and that any changes that might occur should be evolutionary rather than revolutionary. I also expressed my wish that both membership and the

number of constituent interest groups would increase. In 2023, we had 265 members and 23 interest groups.

There have, of course, been changes during the last three years although these have been introduced as smoothly as possible whilst we continued with our usual regular routines of General Meetings, Coffee Mornings and monthly bulletins. We have attempted to move with the times and amongst the innovations have been:

- the adoption of the u3a Beacon system for administration;
- development of our use of social media for publicity and communication;
- the creation of a new website;
- generation of closer links with the national u3a and Third Age Trust; and
- closer links with neighbouring and regional u3as.

More recently, Cowbridge u3a has been closely involved in a number of public events which have made us more visible to a wider audience. For example, we have:

- attended community events such as fetes and fayres (using our splendid new gazebo);
- hosted a u3a Quiz for neighbouring u3a groups (six south Wales u3as joined us with 17 teams entered); and
- celebrated our 30th Anniversary with a very well attended Open Day with entertainment and refreshments provided, at which our interest groups put on displays and demonstrations of their activities.

Whilst I am both proud and happy to be able to report these successes to you, it would be quite wrong for me to take credit for them. They are the result of initiatives and hard work by each and every member of the Cowbridge u3a committee and I would like to place on record my gratitude to everyone who has served on the committee during my three years in office.

Membership numbers tend to fluctuate. As a direct consequence of the teamwork of the committee we do continue to attract new members. This, however, has to be balanced against those members we lose, sometimes because they move away from Cowbridge but sadly, because some – especially the more senior members, pass away. These are always poignant moments when we remember their contributions but share our sorrow. Nevertheless, our membership now stands at 312 and we have 26 interest groups.

Treasurer's Report and Summary of Results 2025-26 (Ian Fraser)

Cowbridge u3a virtually broke even for the year, with a deficit of £436 (2024-25 £1,922).

Membership Fees were up by 10% at £4,396 (2024-25 £3,982).

Major items of expenditure were Third Age Trust Membership Subscription £1,128 (2024-25 £1,024); Third Age Matter magazine £912 (2024-25 £905), Room Hire £999 (2024-25 £1,068) and Speakers £790 (2024-25 £735)

We held a successful Open Day which cost £540. However, this was covered by grants from Third Age Trust £500 and Cowbridge Town Council £100.

In turn, we paid grants to Interest Groups £145 (2024-25 £210). This included £77 for Room Hire, and £49 for The Quiz.

Interest Groups had a total surplus for the year of £981 (2024-25 £73). Cowbridge u3a consolidated surplus is £545 (2024-25 Deficit £1,849). This brings our Total Consolidated Funds at 30th June 2026 to £9,434 Our policy is that Total Funds should equate to Total Membership Fees received.

We have a Charities Account with Virgin Money, with no bank charges, and they provide internet banking.

On occasion, we have funds which are not required immediately. These are placed in a CAF 60 Days-Notice Account, operated by Shawbrook Bank.

Printed copies of the full externally examined accounts will be available for inspection at the AGM.

Cowbridge u3a Committee – Nominations and Elections

I am very pleased to be able to tell you that, following the message recently sent to all members by Elixabeth Eustace regarding vacancies on the committee, positive responses have been received. I understand that good progress is being made and we are likely to fill the positions advertised. I understand that discussions are ongoing and we hope to announce the nominations at the AGM so that elections can take place.

Sad news

I am sure that most – probably nearly all of you – will have heard by now of the sad news of the death in early August of Gavin Davies. Gavin was a good friend and staunch supporter of Cowbridge u3a for very many years. He was particularly associated with the Strollers and also the History group which he started and ran for eight years. He could always be relied on to provide a talk and/or presentation, sometimes at very short notice. For many years he produced and co-edited the Cowbridge u3a Newsletter, an illustrated booklet which reported on recent activities of the various interest groups. He will certainly be missed by all of us who knew him. His funeral will take place on Monday, 7th September at 2.00 pm at Barry (Cardiff & Vale) Crematorium and afterwards at the Six Bells, Penmark.

Finally, as this will be my last monthly bulletin as Chair, I would like to thank all of you who have taken time and trouble to read the news and views that it contained over the last three years. I am very grateful.

Best wishes,

Peter

(Peter Carter: Chair, Cowbridge u3a)