



University of the Third Age, Chesterfield

Guidelines for Group Co-ordinators, **Revised October 2017**

This guidance for Group Co-ordinators has been revised to take account of recent advice from the Third Age Trust.

Group management

Each Co-ordinator should keep an up-to-date list including each group member's name, membership number, address, contact telephone number and/or email address.

When a group is full, the Group Co-ordinator should keep a waiting list of people who want to join, so that vacancies can be filled in order of application. Co-ordinators should let the Group Facilitator know when they have started a waiting list.

Co-ordinators might consider the possibility of splitting the group enabling current members and any waiting list members to form two or more new groups. Co-ordinators are asked to identify and encourage members willing co-ordinate such new groups formed from those on waiting lists or where a group has become too large.

Members of full groups should be reminded to inform the Co-ordinator, where appropriate, if they no longer wish to attend, so that anyone on the waiting list can be invited to attend in their place.

Co-ordinators are asked to remind members that the annual subscription should be paid in January.

Funding

The Trustees of Chesterfield U3A, its elected Committee, are responsible for the proper handling of all its funds, **including money paid at group meetings and social events.**

It is therefore important that each group's finances are organised in a proper and accountable manner, in accordance with the Law, the Charity Commission's requirements, our U3A insurance, and Third Age Trust, guidance.

Groups should usually be financially self-sufficient and Co-ordinators should not be out of pocket as a result of their activities.

Study groups

Study groups come in all shapes and sizes, but **indoor groups** fall broadly into three categories:

Small groups in houses:

Usually a small payment is made for each meeting by each attendee to the host to cover refreshments, which should be handled as petty cash by the host. Any excess should be passed to the Group Co-ordinator, who may maintain a small float to cover any possible shortfalls. The Group Co-ordinator should keep an account showing all income and expenditure including refreshments at meetings, materials purchased, etc.

Larger groups in meeting rooms:

The addition of rent for the meeting room adds complications. If you need to pay in advance by cheque, this should be done through the Treasurer.

If payment is due on the day, it may be easier to pay in cash using money collected from members. The Group Co-ordinator should keep a cash book account of all income and expenditure including refreshments at meetings, hire of rooms, materials purchased, etc. The Co-ordinator may retain any cash surpluses as a float against shortfalls. The maximum amount of such a float is £100. Any amounts in excess of this should be passed to the Treasurer for payment in to the Social Fund.

Even larger groups in halls and occasional visiting speakers:

Care should be taken to ensure covering of costs with sufficient numbers attending. It is necessary that all transactions requiring a cheque for services provided are handled through the Chesterfield U3A Social Fund account. Please request cheques from the Treasurer in good time.

The Group Co-ordinator should keep a cash book account of all income and expenditure including refreshments at meetings, hire of rooms, materials purchased, visiting speakers, etc. Where payments by members attending such meetings pay in cash the Co-ordinator may retain any cash surpluses as a float against shortfalls. The maximum amount of such a float is £100. Any amounts in excess of this should be passed to the Treasurer for payment in to the Social Fund.

Outdoor Groups (Golf, Gardens, Walking, Local History, etc)

Outdoor groups vary in their complexity. Some only collect £1 a year from each member to cover admin and printing costs. Others have to pay admission fees, coach hire, and hire of facilities. Some collect cash on the day to pay guides, etc. A cash book of income and expenditure and group lists must be kept by all such groups.

Those with bigger budgets should keep invoices, handle all transactions through the Treasurer and submit annual accounts. In the case of coach trips, and holidays such as the HF holidays the Co-ordinator must submit a Financial Statement to the Treasurer showing Income & Expenditure with the resultant profit or loss on the trip.

Please note also:

Co-ordinators should ensure that appropriate fees are charged to cover both administrative costs such as sending letters and the costs of events. This may require the collection of deposits or payments before activities take place.

When setting the cost of meetings, ensure that you collect sufficient funds for all the services provided including any refreshments.

Co-ordinators may retain any cash surpluses as a float against shortfalls. The maximum amount of such a float is £100. Any amounts in excess of this should be passed to the Treasurer for payment into the Social Fund.

Once any surplus monies are handed to the Treasurer and paid in to the U3A bank these become the property of U3A and cannot be refunded to individual groups. Co-ordinators should take great care not to operate trips at a loss, but in the case of events such as coach trips, etc., any small shortfalls can be covered by the Social Fund. On the other hand we are tasked by the Third Age Trust not to make excess profits. If in any doubt about the viability of an event you should contact the Treasurer to discuss whether or not the trip should go ahead.

Social events and outings

When organising a social event or outing, all cheques from members should be made payable to Chesterfield U3A Social Fund and sent to the Treasurer in good time before he/she needs to issue cheques to pay for the event/outing. .

For any event or meeting, co-ordinators must not collect cheques made out to themselves or pay for a venue or coach using a personal cheque, debit or credit card. Ignoring this will mean that the transaction becomes a personal rather than a business transaction which could have insurance implications and place the organiser at financial risk.

If the annual turnover of the group is less than £100 the accounts do not have to be submitted to the Treasurer, however the Treasurer may at any time ask any group for their written accounts.

Annual accounts in excess of £100 per year must be submitted to the Treasurer: see Financial Records below.

Travel expenses

Some groups, such as Walking and Garden, share lifts. A passenger may wish to contribute to costs. Committee has approved these arrangements as a general guideline:

- £1 per passenger within the Chesterfield Borough area
- £2 per passenger outside the Chesterfield Borough area
- Longer journeys to be negotiated.

Financial records

For groups with a small turnover a simple written record of income and expenditure should be kept, so that Co-ordinators can reassure themselves and group members that the group's costs are being covered. Such records do not need to be submitted to the Treasurer.

For groups with a cash turnover in excess of £100 per year, the Treasurer is required to satisfy her/himself that a proper record of cash flow is being kept. The Treasurer is required to carry out an annual inspection and to sign off accounts for such groups. In such cases, a record of the finances of activities needs to be kept on a more formal basis. This record must be supported by relevant documents (e.g. invoices) for each event and a summary account for each year ending 31st December must be submitted to the Treasurer for inspection by the end of January.

The financial arrangements for the booking of events open to all members of Chesterfield U3A, such as the Christmas Lunch, Travel, Theatre & Concert visits and Holidays, must be made through the Chesterfield U3A Social Fund account. Organisers are asked to contact the Treasurer if they require guidance.

Benefits in Kind – Travel & Holidays

It is a recognised practice that some tour operators offer a free place for every, say, twenty participants. This ‘freebie’ must be declared and the “free” trip should be shared between all travellers as a discount and shown in the financial record.

Paying Tutors

Engaging tutors on a long term basis is not the ‘U3A way’. Groups may engage a tutor / lecturer / teacher on an occasional basis, say once or twice a year. Payment for such a service must be made directly through cash collected from the group or with a cheque obtained from the Treasurer through the Social Fund Account, but never by personal cheque.

Insurance Cover for U3A Members

There is sometimes confusion about the limited insurance cover that applies to U3A members taking part in group activities.

This section explains the terms and requirements of the Public Liability and Product Liability insurance, which covers all paid up members of the U3A when taking part in U3A activities.

This cover is arranged centrally by the Third Age Trust.

It is the only cover that the U3A provides: see the note on Personal Accident insurance, below.

Any specific queries on insurance matters should be addressed to the Third Age Trust National Office, on 0208 466 6139.

Public Liability: This cover protects U3A members against a claim from a member of the public, or from another member of the U3A, where it is shown that the U3A member is legally responsible for personal injury to the claimant, or for loss or damage to the claimant’s property.

An example of a public liability claim is where a U3A member on a field trip slipped and knocked a member of the public (or another U3A member) over, so that they were injured, or had property lost or damaged. A claim in respect of property might also arise if a landowner held that a group had caused damages to fences or other property while crossing their land.

Product Liability: This cover protects members of the U3A from claims arising from injury or damage resulting from the failure of any product for which the U3A member is legally liable.

A U3A member might be legally liable, for example, if an overhead projector or a computer, used in a group session, overheated and damaged the premises where the meeting was held, or if a display board broke, and fell on someone at a meeting. The U3A member would be covered by the Product Liability insurance.

Personal Accident: U3A members are **not** covered by the Third Age Trust policy for any personal accidents they themselves suffer during U3A activities (save where public liability applies because of another member’s action).

Any member requiring Personal Accident insurance should arrange their own cover. Some household policies may cover personal accident.

An example of a personal accident is where an individual trips over and breaks a limb, but no other person is involved.

Permitted Visitors: In all normal circumstances, and during all regular U3A activities, insurance cover is automatically in force, as described above, for all paid up members of the U3A.

Some categories of “visitor” are also covered by the policy. If they fall within the following definitions, the policy treats them as though they were fully paid up members of the U3A.

The categories are:

- Prospective members of the U3A. Such prospective members are permitted to attend the group on one occasion. Casual visitors should only be invited subject to agreement with the Group Co-ordinator, who should ensure that no more than two visits are made in any twelve month period.
- Casual visitors, being friends or family of existing group members, who would not normally be eligible to join the U3A.
- A member's carer, should the member need their carer in order for the member to participate in the group activity.

(Note that the insurance cover also extends to visitors with dogs, although most groups' own rules specifically exclude dogs.)

Members' Responsibility

In all cases it falls to members to ensure that they have taken reasonable care. This would include following rules set by venues where meetings are held: for example, it is unlikely that a member using a piece of electrical equipment with no PAT test certificate would be covered where the venue had demanded in its booking rules that equipment used there should be tested.

Chesterfield U3A Committee
October 9th 2017