



University of the Third Age, Chesterfield

Guidelines for Group Co-ordinators, **Revised December 2018**

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

Group management and Beacon

The Beacon system enables you to keep an up to date list including each group member's name, membership number, address, contact telephone number and/or email address. You can, of course, keep paper lists, but it is likely you will find it easier to use the online facility which Beacon provides. A guide to how to use Beacon is available on the Chesterfield U3A website, Programme Coordinators' page, at chesterfieldu3a.org.uk

Decide on the maximum number of members for your group. When your group is full, you should keep a waiting list of members who want to join, so that vacancies can be filled in order of application. Nobody can be on a group waiting list who is not already a paid-up Chesterfield U3A member. Your waiting list can be held on Beacon.

You might consider the possibility of splitting the group, enabling current members and any waiting list members to form two or more new groups. You should 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 that you need to know if they no longer wish to attend, so that anyone on the waiting list can be invited to attend in their place.

You are asked to remind members that the annual subscription should be paid in January.

When you complete your group details for Beacon, you will need to decide who will have access to your own email address. If you put your email address in the contact box, it will only be available to U3A members but if you put your email address with the description of your group, it will be available to members of the public.

You can also choose whether to make your address and phone number visible in the online version of the U3A newsletter when you send items about the group to the Newsletter Editor. Our advice is that having your details in the online newsletter incurs very little risk and you could consider it wherever possible.

Group management and looking after members' personal information

There has been a change in the law with regards to how personal information can be held. (The General Data Protection Regulations of May 25th 2018). These changes apply to organisations such as U3A.

As a result of this we have a responsibility to ensure that the information we hold is relevant, accurate, up to date and secure.

Personal information is any information held about a living individual who can be identified from the information itself or other information also held.

Names, addresses and e mails are obvious ways of identifying individuals but they can also be identified in photos. As co-ordinators you will have the information for your group members so that you can contact them etc. This is fine but please follow the guidelines listed below:

Paper Copies

If you keep your information on paper then please make sure that you keep these copies safe. Old sheets with details of members who are no longer in your group should be destroyed by shredding if possible.

Electronic Copies

Files on your computer should be password protected or encrypted. (if you are not sure how to do this Google has some good help notes). Note this is good practice for all your own files which may hold your own personal details.

Information you hold must be only for your current members not those that have left. Please update your lists regularly. The information you hold should not be shared with anyone other than members of your own group.

Using Beacon to store your group records addresses the issue of only authorised people being able to access your group information but you still need to make sure that information is accurate and up to date.

E Mails

If you use e mails to contact your group please make sure that all your members are happy for everyone to see their e mail details. If not you can still include them in the e mail but put their address in the BCC (Blind carbon copy) section.

Photographs

If you take photographs of your activities with a view to sharing outside the group you need to be sure that all your members are happy with that.

Updating information

You are all asked to check every year that your members are fully paid and that would be a good time just to check that all the information you hold is also correct.

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.

Therefore each group's finances must be 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 normally be financially self-sufficient and Co-ordinators should not be out of pocket as a result of their activities. 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.

Study groups

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

Small groups in houses:

Normally a small payment is made at each meeting to the host by each attendee to cover the cost of refreshments. Unless other monies are collected (eg an annual group membership fee to cover communication costs, then no financial record needs to be kept.

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, and reimbursement arranged.

If payment is due on the day, it may be easier to pay in cash using money collected from members. The Co-ordinator may retain any cash surpluses as a float against shortfalls. Do not let your float exceed £100. Pass any money greater than £100 to the Treasurer.

Even larger groups in halls and occasional visiting speakers:

Care should be taken to make sure enough people come to cover the expenses. If you need to pay with a cheque, this must be done through the Treasurer and reimbursement arranged.

Where members pay in cash at such meetings the Co-ordinator may retain any cash surpluses as a float against shortfalls. Do not let your float exceed £100. Pass any money greater than £100 to the Treasurer.

Please note: Once any surplus money is handed to the Treasurer and paid in to the U3A bank account, it cannot be refunded.

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

Groups which solely or also involve outdoor activity vary in their complexity. Some do not charge any fee and have no costs; others 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. If co-ordinators have any queries about finance not covered by this note, they should consult the Treasurer.

Day Trips, Walking and Study Holidays

The financial arrangements for the booking of events open to all members of Chesterfield U3A, such as the Christmas Lunch, Travel, Theatre and 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. When organising a social event or outing, all cheques from members must be made payable to Chesterfield U3A Social Fund and sent to the Treasurer in good time before the need to issue cheques to pay for the event or outing.

You should take great care not to operate trips at a loss, but for some day trips any small shortfalls can be covered by the Social Fund, and likewise small surpluses will be retained. As a charity, we must not make excess profits. If you are not sure about the profit or loss an event may incur, you should discuss with the Treasurer whether it should go ahead. An income and expenditure account must be sent to the Treasurer for each event.

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.

Benefits in Kind

It is a recognised industry practice that some tour operators offer a free place for every, say 20, participants. This must be declared and shared between all travellers as a discount and shown on the account.

Travel expenses

Some groups require transport (such as Walking) and 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 Borough (say up to a 30 miles round trip);
- Longer journeys to be agreed between driver and passenger(s).

Financial records

For groups with a turnover of less than £10 per year, no record needs to be kept.

If your turnover exceeds £500 per year, you should give the Assistant Treasurer a copy of your records of cash flow by the end of December each year.

For a turnover above £500, 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) and should include all income and expenditure including refreshments at meetings, hire of rooms, materials, speaker costs etc.

For groups, with a turnover of less than £500 per year, a simple written record of income and expenditure should be kept, so that you can reassure yourself and your group members that the group's costs are being covered. These accounts do not have to be submitted to the Treasurer, though the Treasurer may at any time ask any group for their written accounts.

Paid Tutors etc.

Engaging tutors on a regular basis is **not** the U3A way. Groups may engage an occasional tutor, lecturer or teacher. Payment may be paid from cash collected from the group or with a cheque obtained from the Treasurer, but never by a 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 slips and knocks a member of the public (or another U3A member) over, so that they are injured, or have 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 must 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 Chesterfield U3A activities, insurance cover is automatically in force, as described above, for all paid up members of Chesterfield 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 Chesterfield U3A.

The categories are:

- *Prospective members of Chesterfield U3A.* People considering joining Chesterfield U3A are permitted to attend a group on one occasion. Casual visitors should only be invited subject to agreement with the Group Co-ordinator, who should ensure that the prospective member does not visit their group more than once in any twelve month period. The prospective member can additionally attend one Open Meeting in that 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 third party liability cover also extends to visitors with dogs, but only in the rare cases where groups allow dogs.)

Members' Responsibility

In all cases members must ensure that they have taken reasonable care to avoid risk. 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
December 2018**