

Formby U3A Group Leaders Handbook

*You are the life blood of Formby U3A, without you, there wouldn't be one!
On behalf of the U3A movement – Thank you.*

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Group Leaders Handbook

Thank you for agreeing to lead a Formby U3A Group. The intention of this Handbook is to bring together all the information relevant to the organisation of interest/activity groups which is included in the various publications produced by the Third Age Trust (TAT) and specific guidelines issued by the Formby U3A committee.

Some general points are given below with more details in the following sections.

Remember the U3A mantra "By the members, for the members". The NHS website now specifically mentions in its section on Loneliness in Older People "U3A is also a great place to meet people and make new friends."

If you need help/guidance Formby U3A's Groups' Secretary is available to consult otherwise please speak to the Secretary.

YOUR MEMBERS: (SUMMARY)

- Ask your members to provide you with contact details i.e. telephone numbers/email addresses. It is useful if they carry next of kin details with them. Next of kin/medical cards are given out with Formby U3A membership cards and available from the Membership Secretary. (See Data Protection Section)
- Ensure everybody attending is a member and always check when any new faces arrive. In particular please check Membership cards by the end of February since people not renewing by then are not entitled to attend U3A events. The Membership Secretary would be happy to check your members list against the Membership Database.
- If someone asks to join the Group and you feel that you cannot accommodate any more members please suggest an alternative to them and let the Groups' Secretary know. If we find there is enough interest, we will try to set up a new Group.
- If a member stops coming try to find out why. Please let the Membership Secretary know if members cease to be members of Formby U3A for any reason.
- Make sure you give sufficient information for group members to make an informed choice as to whether they wish to participate and then make their decision; this is particularly important if you are running a physical activity. In the unlikely event that a Group Leader deems it necessary to exclude a member from a group activity, you should notify the Groups' Secretary as soon as is reasonably possible. Remind members if you are doing a physically active subject that they undertake it at their own risk.

GROUP ORGANISATION: (SUMMARY)

- The Groups' Secretary keeps an up to date list of groups and their leaders. This information is also on the Formby U3A website. If Group Leaders have provided email addresses then they can be contacted through a link on the website. Please make sure that all the information is up to date and keep the Groups' Secretary informed of changes.
- U3A is founded on the principle of self help and mutual aid so delegate where you can and spread the workload. You should not have to do all the work.
- If appropriate to your activity consult the Advice Sheet on Licences on the TAT website which covers photocopying, recorded music, DVDs, videos and performance. (Also see Admin on Formby U3A website)
- If you feel your group would benefit from having a particular item of equipment consult the Groups' Secretary in the first instance

FINANCE: SUMMARY

The Committee has agreed certain financial controls for Groups but has no wish to make this too onerous and has agreed a number of exclusions for Group expenditure. If your Group falls into these categories you will not need to make reports to the Treasurer. However, at the start of each financial year (January) you should email or write to the Treasurer confirming that you are still covered by the exclusions.

The exclusions are as follows:-

- a) Monies collected and paid out on the same day do not need to be reported
- b) Expenditure on light refreshments e.g. tea, coffee, do not need to be reported
- c) Any lunches or meals out, which are not part of the normal group activity do not need to be reported, as they are not deemed to be U3A activities.
- d) If annual income is less than £100 no reporting is required
- e) Holidays booked directly through a travel agent/tour company/hotel with individual members paying the provider direct.

If your Group does not fall into any of these categories further information on what is required is given in the section on Finance. Please do not hesitate to contact the Treasurer if you have any queries.

INSURANCE: SUMMARY

Finally, remember that once a group is set up with the prior approval of the committee and you comply with this advice, you are fully protected by the liability insurance policy provided by the Third Age Trust. More details are given in the Insurance Section.

U3A ETHOS AND PRINCIPLES

The U3A movement is non-religious and non-political and has three main principles:

- Membership of a U3A is open to all in their third age, which is defined not by a particular age but by a period in life in which full time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and the teachers; they are all U3A members.

The Mutual Aid Principle

- Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A movement.
- No payments are made to members for services rendered to any U3A.
- Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement.

WHO CAN ATTEND A GROUP MEETING/EVENT?

Anyone who is a fully paid up member of Formby U3A can join a Group.

If you feel the Group has enough members then you can start a waiting list but please let the Groups' Secretary have names of members you cannot accept at the time as it may be possible to start up a new Group.

U3As are self-help, co-operative organisations run entirely by the members for the members and therefore it is important that individuals are able to take full responsibility for their own participation in U3A interest groups and events.

Please make sure you give sufficient information for group members to make an informed choice as to whether they wish to participate and then make their decision; this is particularly important if you are running a physical activity. In the unlikely event that a Group Leader deems it necessary to exclude a member from a group activity, you should notify the Groups' Secretary as soon as is reasonably possible. Remind members if you are doing a physically active subject that they undertake it at their own risk.

Should the situation arise when a member no longer feels confident that he/she can participate fully without needing help, it will be necessary for that person to be accompanied by a companion/carer who will be covered by the liability insurance provided by The Third Age Trust whilst in attendance. It should be noted that paid carers are not covered by U3A insurance since they should have their own. Even if you have members who are willing to help you cannot allow them to take responsibility for another member's care as this could be deemed to be outside our insurance cover if any injury or damage resulted. Members can be accompanied by assistance dogs.

There are certain other restrictions on attendance at U3A activities as required by the U3A Insurance Policies and as agreed by Formby U3A committee.

- Non-members can attend groups, meals and outings on two separate occasions.
- Children are not allowed to attend U3A activities.
- A member may be accompanied by a dog on walks with the agreement of other members of the Group.
- Members of other U3As may occasionally participate in an outing or other organised trip if there are vacancies and it is to the advantage of Formby U3A that the places are filled.

If these restrictions are not observed then there is a risk that the Insurance policies will be invalidated.

Formby U3A membership runs from January with a 2 month grace period so please check your members have renewed by the end of February. The Membership Secretary would be happy to check your members list against the Membership Database.

FINANCE

The Trustees of Formby U3A (i.e. Committee Members) are responsible for managing the resources of Formby U3A responsibly. As from 2019 Formby U3A has to report social as well as general expenditure in the annual accounts. The Committee has therefore agreed certain financial controls for Groups but has no wish to make this too onerous and has agreed a number of exclusions for Group expenditure. If your Group falls into these categories you will not need to make reports to the Treasurer. However, at the start of

each financial year (January) you should email or write to the Treasurer confirming that you are still covered by the exclusions.

The exclusions are as follows

- f) Monies collected and paid out on the same day do not need to be reported
- g) Expenditure on light refreshments e.g. tea, coffee, do not need to be reported
- h) Any lunches or meals out, which are not part of the normal group activity do not need to be reported, as they are not deemed to be U3A activities.
- i) If annual income is less than £100 no reporting is required
- j) Holidays booked directly through a travel agent/tour company/hotel with individual members paying the provider direct.

If your Group does not fall into any of these categories further information on what is required is given below. Please do not hesitate to contact the Treasurer if you have any queries.

All groups handling cash or bank transactions which are not covered by the exclusion list must comply with the group reporting rules

- Rule 1: All group income and expenses must be reported to the Treasurer on a monthly basis.
- Rule 2: All group bank and cash balances must be reported to the Treasurer on a monthly basis.
- Rule 3: All groups with bank accounts must provide the Treasurer with details on an annual basis.
- Rule 4: Any groups not reporting, must provide the Treasurer with an annual statement explaining why they do not need report eg. Only same day income and costs.

The Trustees have delegated responsibility for the group bank accounts to the Group Leaders on condition that they satisfy the monthly reporting requirements and the following bank requirements:-

- a) Account details: Bank, sort code, account number, name, are to be sent to the Treasurer
- b) The account should include FORMBY U3A in the title
- c) Details of what the account is for and how it operates are to be sent to the Treasurer. This should include how many signatures are required on each cheque and a list of people who can sign the cheques.
- d) The Treasurer should be included on the bank mandate
- e) Bank statements or a copy of them should be forward to the Treasurer on a monthly basis
- f) Online access should be given to the Treasurer if possible

In the event of a group closing or suspending any activities, the Treasurer should be contacted and all remaining monies should be transferred to the central U3A bank account.

EXAMPLE OF A MONTHLY REPORTING FORM FOR GROUPS

FORMBY U3A		GROUP ACCOUNTING RETURN	
YEAR			
MONTH			
GROUP NAME			
GROUP LEADER'S NAME			
BANK eg HSBC			
BANK ACCOUNT NAME			
BANK ACCOUNT NUMBER			
	Cash		Bank
Opening balance		Opening balance	
Cash receipts		Cheques banked	
Less cash banked		Cash banked	
Less cash payments		Less cheque payments	
Other		Other	
Closing balance		Closing balance	
I confirm that this is an accurate record of the groups receipts and payments.			
Signed :			
Print name			

NB if expenditure is simple then a monthly email will suffice

Further information about the system of financial control in Formby U3A is on the website under Admin.

The Treasurer is keeping a register of all Formby U3A assets. If you hold any items purchased by U3A please inform the Treasurer.

Car sharing (whereby passengers make a voluntary contribution towards the cost of the fuel) is perfectly legal and is covered by normal car insurance. However, any driver with any concerns about this should make prior contact with their Insurance Company, but in all cases the contribution must be demonstrable to be a voluntary cost sharing contribution. Any compulsory charge could be construed as plying for hire and thus invalidate the driver's insurance. This is treated as a same day expense.

USEFUL SOURCES OF INFORMATION

The Formby U3A website includes information on Groups, old Newsletters, latest news and useful links. In particular the Admin section is being developed to include Policies, Standing Orders, details of the photocopying licence and summaries of the U3A Insurance Policies.

There is a good deal of information on the Third Age Trust website including Resources which gives information on subject areas, U3A Plus for guidance on accessibility and Advice.

The Resources area of the TAT website gives a list of subject areas where you will find useful information and be able to contact the Subject Adviser.

Other resources available from the Third Age Trust include:

- The Resource Centre – Tel: 020 8466 6139 or contact via website
- Sources, an educational journal, which is included with the direct mailing of Third Age Matters and is available as a download from the Members 'Area of the national website.
- the NW region section of the TAT website has a section on web learning

U3A organises educational events and summer schools and information is on the website.

In order to read the Advice section on the website you will need to set up an account and sign in each time.

If an issue is of particular interest then it is worth checking for updates on both websites. If you do not have web access please ask the Groups' Secretary for information or copies of documents.

HOW DO I START A NEW GROUP?

The first steps to forming a new group

- 1) Agree the development of your group with the Groups' Secretary

- 2) Consider what interest there might be in the subject perhaps by some informal soundings.
- 3) Consider what the aims of the group are – what are you hoping to learn/achieve/share by offering the group?
- 4) Is there an existing national subject adviser who can support with ideas for the development of the group – check on the national website **www.u3a.org.uk**
An alternative to subject advisors might be to contact neighbouring U3As to see if they have a similar subject group and then talk to the group leader to get some first-hand knowledge. It may be that you could sit in on a group meeting.
- 5) Generate interest by promoting your group using as many different methods as possible. This could include developing publicity in the form of a flyer, poster, promotion via existing groups, via the U3A newsletter, talking to members in groups that you attend. The more methods you use, the more successful you are likely to be.
- 6) Would the activities benefit from having a risk assessment completed for the group? You should consider whether there are any risks that might occur as a result of the group's activities and, if you identify any, talk to the Groups Coordinator who will advise you on risk assessment procedures. If you're unsure or want further advice speak with your Groups' Secretary, Committee or National Office.
- 7) Identify what you want to achieve from your first meeting.
- 8) Organise an initial meeting and invite people to attend.

The first meeting

Recommended steps to take at the first meeting:

- Introduce yourself and the purpose of the group as you see it
- Ask about the skills within the group
- Agree the tasks that need doing to run the group and who is willing to support these – who is willing to help with the programme or keep the register
- Agree, if relevant, the level that the group will be aimed at – beginners, improvers, advanced
- Agree how the group will work – discussion, instruction, presentation etc.
- Agree when and where the group will run
- Identify any accessibility needs that group members may have. Refer to the U3APlus website for advice and guidance www.plus.u3a.org.uk
- Agree the costs for running the group and what members will pay? If it is to be funded by your committee agree a budget with them.
- Confirm with the Formby U3A Treasurer how monies will be handled and reported.
- Discuss how group members will communicate with each other bearing in mind data protection concerns.
- Agree some ground rules e.g.
 - a) Be punctual
 - b) Listen to each other
 - c) Allow others to speak

- d) Let someone know if you are unable to attend
- e) Agree to disagree amicably and be respectful to other group members
- f) Every contribution matters
- g) Have patience with and encourage those who are slower to learn

Feed back what was agreed at the first meeting to your Groups' Secretary to finalise arrangements and prepare an entry for the Formby U3A website.

INSURANCE

THE U3A has the following insurances

- PUBLIC & PRODUCTS LIABILITY
- MONEY COVER
- ALL RISKS EQUIPMENT INSURANCE
- HOME CONTENTS COVER
- TOUR OPERATORS 'LIABILITY INSURANCE

More detail is given on the TAT website under Advice and on the Formby U3A website under Admin. Some venues may ask about insurance and the TAT website has a letter from the insurers which describes the liability cover.

If you need to make a claim under one of the insurances please contact the Groups' Secretary or another Committee member as soon as possible. A number of policies have excesses and it is expected that those will be met from Group Funds.

DATA PROTECTION

The General Data Protection Regulation (GDPR) came into force in 2018 and Formby U3A's Data Protection Policy and Privacy Policy are available on the Admin section of the Formby U3A website.

The sections on General Guidance for Committee Members, Committee Attendees and Group Leaders, Processed for Specified, Explicit and Legitimate Purposes and Photographs in the Data Protection Policy are particularly relevant.

One of the GDPR Principles is that personal data should not be kept any longer than necessary so please review your Group members lists regularly and delete personal data when you cease being a Group Leader.

Contact details for members of your Group should be kept carefully to avoid unauthorised access.

It is good practice to use bcc (blind carbon copy) when circulating an email to a large group of people as this means that private e-mail addresses cannot be seen by anyone else, thus retaining members' privacy. However, if everyone in the Group agrees then email addresses can be shared but individual members should still be given the opportunity to remain bcc.

USING OUTSIDE ACCOMMODATION

A list of local venues for rent is given under Admin on the Formby U3A website

If you are responsible for selecting a suitable venue make sure you consult the risk assessment checklists and the advice sheet which deals with accessibility for disabled members which are available on the TAT website or from the Groups' Secretary.

Don't sign any rental agreement yourself – pass it to the Groups' Secretary for the committee to deal with.

When you arrive use the venue/day of use checklist to reassure yourself that everything is in place and as it should be. If you have any safety concerns do not continue if they cannot be resolved to your satisfaction.

Make sure you know the postcode of the venue.

If your activity takes place in a workshop/outbuilding consult the risk assessment checklist for a workshop activity which is available on the TAT website or from the Groups' Secretary

ORGANISING DAY TRIPS AND WALKS

This advice covers day trips such as to local attractions and day walks.

Often monies are collected and paid out on the same day and do not need to be reported but if fares and other monies are collected in advance this needs to be reported and details are given in the Finance Section.

Car sharing (whereby passengers make a voluntary contribution towards the cost of the fuel) is perfectly legal and is covered by normal car insurance. However, any driver with any concerns about this should make prior contact with their Insurance Company, but in all cases the contribution must be demonstrable to be a voluntary cost sharing contribution. Any compulsory charge could be construed as plying for hire and thus invalidate the driver's insurance. This is treated as a same day expense.

If free places are available for a trip these should be shared out among those taking part in the trip and everyone on the trip must pay their share of the cost. This is because U3A members are all volunteers and there is no entitlement to preferential treatment or other benefits. However, out of pocket expenses can be paid.

If you are leading walks, have a look at the walk leader checklist on the TAT website.

If members are coming alone it is a good idea for them to carry details of a next of kin who can be contacted just in case. Next of kin/medical cards are given out with Formby U3A membership cards and available from the Membership Secretary. If you need a list of next of kin contacts for a specific activity please consult the Groups' Secretary as a legitimate interest assessment will be needed.

ORGANISING HOLIDAYS

A number of Groups particularly walking groups organise short trips away and some groups may wish to go on longer trips. The way TAT advises on trips away distinguishes between holidays and Study Group Trips

For all trips it must be clearly understood, however, that none of the U3A insurances include personal accident/injury or travel insurance, both of which are the personal responsibility of each U3A member to take out.

If members are coming alone it is a good idea for them to carry details of a next of kin who can be contacted just in case. Next of kin/medical cards are given out with Formby U3A membership cards and available from the Membership Secretary. If you need a list of next of kin contacts for a specific activity please consult the Groups' Secretary as a legitimate interest assessment will be needed.

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Holidays

TAT advises that the only safe way to organise holidays is through a travel agency/tour

company so that you are fully covered by their liability insurance. If you decide to organise a holiday yourselves could leave you personally liable in the event of a claim for any damage or accident that might occur as you would have no insurance to protect you. Therefore, it is recommended that payments are made on an individual basis, directly to the company and not to the U3A. Apart from the fact that you then do not have to deal with a lot of cheques, it does mean that there is a direct contract between the individual and the travel company rather than with the U3A as an entity, and should there be a problem resulting in a potential claim, it will be dealt with more efficiently. There is, however, no reason why the organiser should not collect cheques and then forward them direct to the travel company. This way there is no need for monies to go through the U3A accounts.

Holidays are open to any members of Formby U3A and the U3A insurances do not apply for holidays arranged this way.

However, a number of Formby U3A walking groups go away for few days and stay at hotels or holiday houses in the UK and arrange day walks from that accommodation. We asked TAT about liability insurance for the day walk only. TAT has advised that liability insurance does apply so that in effect the day walks whilst away are covered in the same way as day walks organised locally.

Study Group Trips

Study Group Trips are organised just for members of that Group. The organiser will normally be the group leader and accommodation will be included in the price. In order to protect the person arranging such trips, the Trust has arranged Tour Operator Liability insurance. This insurance only applies to the organisation of study group trips, not holidays.

All monies paid in advance for study group travel should pass through the main U3A account as this is part of your core activity.

ARTICLES FOR THE NEWSLETTER

Articles which report on Group activities are always welcome for the Newsletter. They help to promote groups and show the diversity of activities and people involved in Formby U3A.

It would be helpful if Group Leaders could ensure that members of their Group are aware of the following points when submitting articles in order to make life easier for the Newsletter Editor.

Work starts on the next Newsletter as soon as the current one is published, so it is helpful if you can submit articles well before the deadline which is the penultimate Thursday of

each month. It is always possible that articles may have to be held over to the next issue, especially when articles are received near the deadline, as the Newsletter has to be made up of 4 page multiples. Text supplied in e-mails is always preferred.

Photographs of activities are welcome but we would like to remind you that photographs of people are defined as personal information under GDPR and our Privacy Policy contains the following paragraph:-

“Photographs are also personal information and we will use photographs taken at U3A events in the Newsletter and website only. Members taking photographs for inclusion in the Newsletter and website should tell you that they are taking them for that reason. If you wish at any time to have your photograph removed then you should contact the Membership Secretary.”

It is important that photographs do not contain non-U3A members, unless you have their permission and it is imperative that photographs showing children are not submitted for publication.

Please avoid using third party photographs as these are likely to be owned by copyright holders and as such, can only be published with the written permission of the owner, which must be submitted at the same time as the photograph. If this is not provided Formby U3A is liable for copyright infringement.

Please send photographs as separate attachments. If photographs are sent within a word-processed document it results in poor quality images which may be unsuitable for inclusion.

It is appreciated if the author of an article sends the photographs they wish to use in the article as an attachment sent with the text so there are no mix ups. Please send the largest (mb)/highest resolution image possible to ensure a good quality picture is published. Please make sure the photographs you send are in focus and avoid sending too many with the expectation that the Editor will choose appropriate photographs for you. Articles cannot accommodate more than 4 photographs, but please remember that space constraints may not allow all submitted photographs to be included.

ENCOURAGING VOLUNTEERS

U3A is founded on the principle of self help and mutual aid so it is important that members are encouraged to volunteer and help to organise the Group. A good introduction may be to organise one trip for the Group or act as an assistant Group Leader. If the Group gets very large then consider seeing if some Group members might form another Group and so help new members to participate.

The Committee is usually short of volunteers and it is helpful if Group Leaders can identify suitable candidates.

Remember Formby U3A can only thrive if as many members as possible contribute.

WHAT TO DO IF YOU HAVE PROBLEMS

In the case of an accident which results in injury or damage to property, complete an accident form (on the Formby U3A website or ask the Groups' Secretary for copies) and send to the Committee. In the absence of the form send a detailed report to the committee, including details of witnesses.

If emergency first aid is required consult the St John Ambulance pocket guide and if you have a smart phone it may be useful to download a free first aid app from the Red Cross.

Remember personal accident insurance cover is not provided by The Third Age Trust.

If damage is caused to property by a member of the group, take full details, as in future it may be the subject of an insurance claim.

Should you have a difficult member whose behaviour is regularly disturbing other members of the group go to the Groups' Secretary for help. Don't take action yourself.

If you have a serious problem in a session, it is quite acceptable to ask a member to leave but contact the Groups' Secretary as soon as possible after the end of the session.

More information on Procedures for Problems and Grievances is given in Section 2 of the Standing Orders.

If you have a member who is not able to cope independently, inform the Groups' Secretary