1. Introduction

Group convenors are the backbone of every U3A. Without them the organisations could not function; indeed, when a convenor resigns and a replacement cannot be found, the group invariably folds. The purpose of this handbook is, therefore, to provide every possible support for these important people.

The core of a convenor’s role is to harness the enthusiasm of the group for the subject or activity and to organise meetings. In some cases the convenor has expertise and acts as a teacher, but this is by no means the most common pattern. More often, the convenor draws up a programme: finding material for the group to study, activities to undertake and perhaps places to visit. In some groups, responsibility for particular sessions is delegated to those individual members who feel able to take this on.

There is clearly an administrative job to be done but this needs not be onerous. A programme of meetings has to be drawn up and communicated to members, giving dates and venues. A common pattern is to meet in members’ homes in rotation, with hosts providing refreshments. This obviates the need for collecting money. Where a single venue is used, not a member’s home, then money will probably need to be collected for rent and possibly for refreshments (see later section on finance). The majority of U3A members can be contacted by email, but not all, so arrangements for postage must be made for some; those needing to be contacted by post generally provide stamps for the convenor.

Convenors very often take on the role when their predecessor resigns, so have a fairly clear idea of what happens and what needs to be done. Where someone
plans to start a group, then there are further considerations, which are set out as a supplementary section.

The question of the minimum and maximum size of a group often arises but there are no fixed numbers. Where groups meet in members’ houses, then the physical limitations of living rooms preclude groups of more than about eight, a little more because actual attendance is usually less than the total complement. Groups where discussion is a core activity sometimes say that more than about six inhibits less confident participants. That said, many groups cope with many more, which works in a straight lecture situation or with activities in a sports hall or workshop. Some groups declare themselves full and keep a waiting list. This is helpful to those advising newcomers to U3A and can lead to a second group being formed, but this is dependent on someone coming forward to take on the role of convenor.

This handbook overall is designed to provide the information a convenor needs, together with some ideas for running a successful group. The intention is to keep the text as brief as possible with supplementary sections. There are references to annexes, most of which are documents issued by the Third Age Trust. Almost all convenors have access to the internet so the handbook and annexes will be made available via the Penrith and North Lakes U3A website. This means it can be kept up to date more easily, without the need to issue revised copies. A paper version of the handbook can be provided for those without access to the internet but will not normally include annexes. Particular annexes could be provided if requested. The groups’ co-ordinator will maintain the handbook and should be contacted if hard copies are needed.

There are a number of stipulations from the Third Age Trust (sometimes referred to as U3A National Office). Some are financial, and there is sensible health and safety advice. These bear heavily on some groups and hardly at all on others so are best dealt with as supplementary sections. Please note, however, that while many groups do not deal with money at all, the treasurer needs to be made aware that this is so. The supplementary sections that follow are listed below.

1. Finance, group accounts and handling money
2. Insurance and membership
3. Twice yearly convenors’ meetings
4. Starting a group
5. Health and safety
6. Physical activities with an element of risk.
7. Accessibility for disabled members
8. Data protection
9. Venues – availability and requirements
10. Equipment
11. Accident forms
1. **Finance, group accounts and handling money**

Penrith and North Lakes U3A is an independent charity under the Charity Commission. Our financial guidelines are as simple as possible but as an independent charity under the Charity Commission we must observe their rules to retain our charitable status. Our general principles on the financial management of groups stem from the guidelines on best practice issued by the U3A National Office based on the Charity Commission regulations.

All groups must be self-sufficient financially, but all transactions must go through the Penrith and North Lakes U3A treasurer and the U3A account. References to treasurer in this document refers to Penrith and North Lakes U3A treasurer.

When starting a new interest group, please contact the treasurer in order to discuss financial aspects. You will be asked to fill in a brief questionnaire.

On the basis of your answers, the treasurer will decide how you will need to handle and record financial transactions and how frequently accounts need to be reported. It is recognised that many groups will not handle money at all or only deal with small amounts of cash. However, if your group's situation changes, it is important that you keep the treasurer advised.

Convenors are expected to follow these guidelines for their own protection and that of the organisation. It will also ensure the smooth running of the finances.

**General Principles- these apply to all categories of groups**

- Personal bank accounts and credit cards *must not* be used to fund any U3A activities. All payments must be paid through or on consultation with the treasurer who will pay by cheque, debit card or internet transfer as appropriate.

- Cash handling should be kept to a minimum. Penrith and North Lakes U3A is insured for its own cash, up to a maximum claim of £1,000. Interest groups should normally hold no more than £50. All cash should be passed to the treasurer promptly to be paid into the U3A account. You will be given a receipt. Alternatively, if you need to bank money frequently the treasurer can arrange for you to have a paying-in book. If you bank an amount, you must email the treasurer so they can identify to which group to allot it.

- Cash must only be used to buy small items and a receipt must be obtained.

- Where groups collect money, a register must be kept of the names of those attending and what money they have paid.

- All bookings must be made in the name of Penrith and North Lakes U3A. Any formal agreement must be signed by the treasurer or, where they are not available, a trustee (Committee member) acting as the legal representative. This does not preclude a convenor securing bookings directly. Convenors must ensure that sufficient money is collected from group members to cover costs.
• It is recommended that all interest groups with pre-booked trips or events take a minimum non-refundable deposit of at least £10 from all participants. If a much higher figure seems more appropriate, the treasurer should be consulted.

• The whole cost must be paid by participants before the event takes place. If a booking needs to be made in advance to secure tickets, a fund is available the treasurer can use before the money is collected. However, repayment must be made in full.

• Anyone who cannot attend an event after booking is liable for all non-recoverable costs; other participants should not have to cover for those who back out and do not find someone to go in their place.

• The treasurer will email the group convenor whenever a debit or credit is made to the group's account showing the resulting balance. Convenors may ask to see a copy of their group's account kept by the treasurer at any time.

Submission of Accounts

On the basis of the questionnaire (Annex K) your interest group will be allocated to one of three categories based on the nature of your group’s financial activities.

a) Interest groups that have an annual turnover of more than £100.

These groups are required to submit accounts to the treasurer twice yearly. Transactions from 1 April to 30 September are to be with treasurer by 14 October and the full year’s transactions up to 31 March are to be with treasurer no later than 14 April, and ideally by 7th April. This timescale is important to allow the treasurer to consolidate the accounts for the year end to meet the deadline for audit and the annual general meeting.

A form to record your transactions is available from the treasurer in Excel format (see Annex L) for your own records. The form shows: cash collected; the amount of an invoice received (paid by treasurer); and an up to date balance. In addition, the form shows cash banked. If you need any assistance with this please contact the treasurer.

b) Interest Groups that have an annual turnover of up to £100.

Groups which fall into this category are welcome to submit a record twice yearly if preferred but annually (ie 1 April to 31 March) will suffice. Please have this with the treasurer no later than 14 April, and preferably by 7th April, along with any invoices & receipts. This timescale is important to allow the treasurer to consolidate the accounts for the year end to meet the deadline for audit and the annual general meeting.
A form to record your transactions is available from the treasurer in Excel format (see Annex L) for your own records. The form shows: cash collected; the amount of an invoice received (paid by treasurer); and an up to date balance. In addition, the form shows cash banked. If you need any assistance with this please contact the treasurer.

c) Interest Groups that do not have any financial transactions

Groups that fall into this category do not handle money so need not send a report to the treasurer. However, they do need to complete the questionnaire (Appendix1) confirming that they have no financial transactions and must notify the treasurer if their circumstances change. They would then be allocated to category a or b.

2. Insurance and membership

U3A takes out a number of insurance policies on behalf of members. Anyone concerned to know details of what is covered, including amounts and exclusions, should read the Third Age Trust's paper, “Insurance Overview” (Annex J). However, the following summary might be useful, if just to make clear what is not covered.

- Members are covered in the course of U3A activities for claims made against them in respect of death, injury or damage to property.
- Penrith and North Lakes U3A is covered for loss of cash held in members’ homes, hired premises or in transit, up to a maximum of £1,000.
- There is cover for loss of or damage to U3A property, up to a maximum of £25,000.
- Members are covered against damage to their property while their homes are being used to host U3A meetings.
- Trustees (committee members) and Penrith and North Lakes U3A as a charity are also covered in respect of certain legal liabilities.

As has been pointed out many times, U3A activities are those where everybody present is a member of Penrith and North Lakes U3A. Non-members can attend on a taster basis as long as they are eligible to become members of a U3A. Our insurance could be invalidated if accidents involved non-members who have attended more frequently. To clarify the scope of what is allowed as taster attendance, the following is taken from the minutes of a recent committee meeting: “non-members may attend one group taster session and either one monthly meeting, or a one-off event or a short course.”

3. Twice yearly convenors’ meetings

Group convenors are expected to attend meetings twice a year, normally in March and October. These meetings are opportunities to meet other people doing the
same job and exchange ideas. They also provide a forum for discussing, disseminating and explaining policies and procedures.

At the March meeting membership lists are brought up to date so that after the end of May a check can be undertaken of each group to ensure that all are paid-up members of Penrith and North Lakes U3A. The results are returned to convenors and, while it is not part of a convenor’s job to chase up subscriptions, it is important that they ensure only paid-up members attend meetings thereafter.

4. Starting a group

The first step in starting up a new group is to consult the groups’ co-ordinator, who will offer advice and possibly put you in touch with someone running a similar group.

Once you have a clear idea of what you expect to happen in meetings, the next step is to get a notice in the Penrith and North Lakes U3A bi-monthly newsletter asking for expressions of interest, and saying who to contact. Deadlines for submissions are published in the previous newsletter. This notice would obviously say what the topic or focus is to be and go on to set out the sort of activities to be undertaken. It is difficult to generalise but interested people would want to know, for example, whether there will be visits and if there will be mini-lectures by group members in each other’s houses.

In a very few cases, and only foreign language groups come to mind, it may be useful to indicate previous experience needed for participants to gain from membership of the group.

Once the level of interest has been established, it is usual to call a meeting of those who have responded to discuss the frequency and length of meetings, whether a venue such as a hall needs to be found and who will organise the material for meetings. In fixing the day for regular group meetings, it is as well to be aware of clashes with other groups and with monthly meetings (Thursday pm). The groups’ co-ordinator will supply an analysis if asked.

The committee of Penrith and North Lakes U3A will pay for a venue for this meeting if the response seems likely to preclude using someone’s home. The groups’ co-ordinator would normally come to this meeting.

Sensible advice is to set things up so that responsibility for the content of group sessions is shared.

Consider what you will do if the numbers are large. If there are 6 to 10 people, then it is easy to meet in each other’s houses in rotation, perhaps with the host providing coffee. This way, there is no need to collect or handle money. If you get a larger number, then you will need to find a suitable venue.

Once the group is established, consult the groups’ co-ordinator about having details entered on the Penrith and North Lakes U3A website and the next groups’ newsletter. This ensures that potential members know about the group.
5. Health and Safety

U3A exists for older people and the question sometimes arises of whether an individual can safely take part in an activity. **The basic principle in U3A is that it is the responsibility of individuals to judge whether they are able to take part safely.**

Group meetings should be regarded as meetings of friends to study a subject or pursue an activity, rather than courses or events organised by one or more people for others. Thus, while members would naturally want to look out for other members as they would friends; there is no formal duty of care on any one person.

It is, however, incumbent upon convenors to make clear to members just what activities entail, the more so when significant physical demands are anticipated. This is so that members can sensibly judge whether or not they are able to cope.

Penrith and North Lakes U3A encourages members to carry health and medication details in their wallet or purse together with names and phone numbers for emergency contact. Such medical details are carried principally to inform medical professionals. In case of a worrying accident or illness, a convenor’s first thought should be to call emergency services. There is no expectation that a convenor or anyone else in the group will be trained in first aid.

It is the policy of our U3A that convenors should keep a register of members attending each meeting. In situations where a group may become dispersed, this list of who is in the party enables checks to be made at assembly points or in an emergency.

When joining activities out of doors, it is the responsibility of individual members to be suitably equipped, with warm and waterproof clothing and stout footwear where necessary.

There are incident report forms to complete when necessary; one is included as **Annex A.** These are important and should be used on all relevant occasions. If in doubt, err on the side of safety.

Report to the committee any seriously worrying incident even if nobody was actually injured. This is important and has led National Office in the past to advise against using a particular company.

Convenors should know the postcode for regular meeting places and for destinations on outings. This helps emergency services.

Where groups use a venue such as a village hall, convenors should satisfy themselves that it is safe. While there is no requirement to undertake a formal risk assessment, the Third Age Trust’s “Venue Risk Assessment Checklist” and “Venue Checklist - Day of Use” are useful tools (**Annex B and Annex C**).
Walking Groups

The above paragraphs apply to all groups, including walking groups. However, the accessibility of the Lakeland Fells means that there is virtue in emphasising and adding to these points for convenors and others leading walks.

General Principles - walkers

• Members of U3A participate at their own risk.
• Walkers should be confident that the proposed route is well within their physical capabilities – even if the weather deteriorates.
• Walkers should be properly equipped, with suitable footwear, waterproofs and a picnic. A hot drink is a good idea in winter.
• The route will have been researched by the leader, but changes may need to be made on the day if weather conditions change.
• No one in the group has been trained as a leader or in first aid. In an emergency, help will be given to the best of the abilities of fellow walkers.
• Guests are permitted to join one walk before needing to join Penrith and North Lakes U3A. On this “taster” walk they accept all the conditions that apply to members.

Before the walk

If possible, and especially if the weather is uncertain, the walk leader should be contacted on the evening before the walk to confirm the meeting point and time. This is so they know who to expect, and how cars might be shared.

On the day

• Responsibility for their own safety rests with walkers. They must maintain contact with the group at all times, not take risks and must alert others if a problem does occur. If they need to stop for any reason whatsoever, they should let at least one person in the group know so that the group can react appropriately.

• If, for any reason, a walker wants to take an alternative route, or to push on ahead, they should first inform the walk leader. If they intend to meet up again with the main party, absolutely clear arrangements must be made. Failure to meet as agreed can cause inconvenience to others and possibly danger if a search is mounted unnecessarily.

Much of the above is a statement of the obvious but it is easy to become too relaxed. However, given the average age of groups, more care needs to be taken than with younger and fitter walkers.

Enjoy the walks!
Penrith and North Lakes member information

Name ..............................................................................................

Address .........................................................................................

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Phone number ....................... Mobile .............................

Email ...............................................................

Person to contact in an emergency

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Please state below any medical conditions or medicines you take that could be relevant if you have an accident or emergency. (If, for example, you carry an asthma inhaler or the like, where could it be found?)
6. **Accessibility for disabled members**

Given the age profile of U3A members, it is to be expected that some will experience a measure of difficulty in terms of mobility, sight or hearing. It is the explicit policy of U3A to take every step feasible to include everybody in a group who could benefit from the activity. This principle applies as much to potential members as existing members; people making enquiries should feel the organisation is constantly looking for ways to include those disabled in some way. This also applies to monthly meetings and occasional courses.

The Third Age Trust has produced very helpful guidelines on: “Accessibility for Disabled Members”; “Supporting Members with Vision Loss”; and “Supporting Members with Hearing Loss”. These are included as Annex D, Annex E and Annex F respectively.

What does this mean for groups? Few houses have wheelchair access, some have downstairs toilets and only some have space enough to allow wheelchairs to move around. There are examples of disabled members being accommodated for at least some meetings by a careful choice of venue, including some members’ homes and possibly an occasional meeting in a larger hired space. The committee would look favourably on funding the occasional use of a venue in such cases.

Disabled members should have the opportunity to be accompanied by a friend or carer. The carer would be covered by U3A insurance unless they were professionally employed, in which case they would have their own liability insurance.

7. **Data Protection**

**Annexe G** is a guidance sheet from the Third Age Trust on data protection. Much of it is written in terms of organisations holding large data files on lots of people. However, it helpfully sets out how aspects of the law on data protection would apply to individual U3As. Since our database holds only contact details and when individuals last paid their subscriptions, there is not much cause for concern. Nevertheless, there are one or two points worth noting.

- Group convenors should obtain contact details for their group direct from members. This is what happens now.
- Details of members who leave should be promptly deleted from the database, which means the database administrator should be informed as soon as it is known that someone is leaving. The groups’ co-ordinator will pass on this information after meetings where lists are updated.
- Hard copies of the database should not be issued.
8. **Venues**

A list of venues in and around Penrith was compiled some years ago and is set out as Annex H. It will be updated soon.

9. **Equipment**

A range of equipment is available to borrow, although use for monthly meetings will always take precedence. Some items are kept by individuals who use them frequently and others are kept in a storeroom next to the Players Theatre.

Digital projectors are perhaps the most asked-for item so it is advisable to make a request well ahead of the time if you need one.

Other equipment includes a slide projector; display boards; overhead projector; flip chart, easel and paper; projector table; projector screens; and extension cables.

There is a sound system with a lapel microphone for the use of speakers at monthly meetings, but it is portable and could be used in another large space if needed.

Enquiries about equipment should be made to Ian Forrest on 01768 867527 or at janestables@icloud.com If she cannot be contacted, try Andrea Willett on 01768 864400

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Summary of Annexes

Annex A – Incident report form
Annex B – Venue risk assessment checklist
Annex C – Venue checklist – day of use
Annex D – Accessibility for disabled members
Annex E – Supporting members with vision loss
Annex F - Supporting members with hearing loss
Annex G – Data protection
Annex H – Venues
Annex J – Insurance Overview