

Information for Group Coordinators

Sheffield u3a

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1 Introduction

This document is intended for Group Coordinators and prospective Group Coordinators and details all you need to know about organising your group. Updated versions will be on the website. Thank you for agreeing to be a Group Coordinator; you are a key part of the cohort of volunteers who keep Sheffield u3a running and successful.

2 Help available

Support for Group Coordinators is provided by a General Coordinator (Fran Rodway, email: groupsa@su3a.org.uk) and Deputy Coordinator together with a Group Records team, a financial team, and someone looking after Covid and Risk Assessment requirements. Group Coordinators should now approach the appropriate person or team directly rather than going through the General coordinator. To summarise:

- **Groups Records Team** Contact to report changes to your Group that should appear on the web and in Centre Pages and to report changes to your Group membership. (email grouprecords@su3a.org.uk.)
- **Financial Queries** Contact the financial officer who has previously discussed your financial arrangements with you.
- **Covid and Risk Assessment** Contact the EC member, Mo Cave, who is looking after this.
- **Anything else** Contact the General Coordinator or deputy. In particular if you are thinking of forming a new Group this is the contact.

3 Membership and Practicalities

Group Membership

A record should be kept of group members and their Su3a member number. This is important because only Su3a members are insured. At least once a year you should check these details to the Su3a membership website. To do this log into Wild Apricot, the Su3a membership site, <https://su3a.wildapricot.org> You should reach a page with a green and blue menu bar near the top. Click on Groups and then click on your Group. A list of members should appear. Check this list and inform grouprecords@su3a.org.uk that you have done so, mentioning any discrepancies. For insurance purposes it is good practice to keep a register of attendance at group meetings.

Deputy Coordinator

All groups with more than five members should have a deputy coordinator, and the General Coordinator should be informed of their name.

Meetings and Venues

All members of the group should know where and when meetings take place.

Your Group's details on our website

All Sheffield u3a Groups are listed on our website at :

<http://su3a.org.uk/grouppages/>

You should check periodically that all details are correct and inform your General Coordinator of any changes. (grouprecords@su3a.org.uk.)

4 Covid 19

These notes refer to non-virtual activities. We hope that over time, most Su3a activities can restart. These notes outline the broad principles that Group Coordinators should address before restarting their activities. These are

- Government Guidelines must be followed;
- Guidelines issued by Third Age Trust must be followed;
- Guidelines issued by any national body, if appropriate to your Group's activity, should be considered;
- Risk Assessments or, for more minor activities, checklists must be updated, distributed to and accepted by participating Group members who should also complete personal risk assessments.

Guidelines issued by the Government, Third Age Trust and, if appropriate, any national body relevant to your Group's activity, will change. It is therefore vital that as a Group Coordinator you keep up to date with any such changes. These guidelines may reverse and become more restrictive.

Notes on each of the above follow:

Government Guidelines

The latest guidelines can be found on <https://www.gov.uk/government/publications/staying-alert-and-safe-social-distancing/staying-alert-and-safe-social-distancing>.

Third Age Trust Guidelines

These can be found at: <https://u3a.org.uk/covid-19-advice-on-u3a-activities>

National Body

Certain groups are members of their national bodies and other groups undertake activities that, although they may not be official members, have relevant national bodies. Examples are: The Bicycle Association, the Croquet Association, British Orienteering, the Ramblers Association and the England Cricket Board.

Such national bodies are issuing detailed guidance relevant to their activity and Group Coordinators should consider such guidance as it emerges and respect any changes to this guidance.

5 Insurance and Risk Assessments

Insurance, which covers all paid up members of Su3a, is arranged centrally by the Third Age Trust. The general comments below cover the main areas and do not cover all insurance, e.g. the cyber cover and tour operator cover, arranged by Third Age Trust. Further information can be found on the Third Age Trust website. Any detailed queries on insurance should initially be directed to treasurer@su3a.org.uk and secondly to Sam Mauger at the National Office, email sam.mauger@u3a.org.uk Please note that insurance does **not** cover incidents involving children and therefore unfortunately **no children can attend any Su3a Group**.

Risk Assessments

We live in a litigious world but, notwithstanding this, it makes sense to think about the risks inherent in your Group's activity, to ensure members are aware of such risks and steps have been taken to mitigate them. If an assessment of risk can avoid a member having an accident or becoming unwell then so much the better.

It should be assumed it is a requirement of the insurance cover that risk assessments are prepared. Although strictly a claim will not be rejected simply because there is no risk assessment, the lack of a risk assessment will make a claim much harder to defend. If a claim relates to a Covid 19 matter then it must be assumed that a claim will fail without a proper risk assessment and any member's claim will not be met.

Groups, such as walking groups or Groups that meet in member's homes, must complete a checklist and all other Groups, particularly those involved in physical activities and outside activities, must prepare a risk assessment. There are examples of these checklists and guidance on risk assessments at

[Possible Risk Assessments, Template and Sample Checklist](#).

There is also a lot of available guidance on risk assessments on various general websites including those of any national body for your activity. It is recommended that if your

Group, for example, meets in a village hall or location managed by a third party then, as part of arranging the hire terms, you obtain and review that third party's risk assessment. Please ensure it has been updated for Covid-19.

Risk Assessments / Checklist should be issued to all group members and, whilst Covid 19 remains a risk, each member should agree, in writing, that they accept the risk assessment/checklist before participating in a group's activities.

Public Liability

This cover protects Su3a members against a claim from a member of the public, or from another member of Su3a, where it can be shown that the Su3a member is legally responsible for personal injury to the claimant, or is legally responsible for loss and damage to the claimant's property. An example of a public liability claim is where a Su3a member on a field trip accidentally jostles a member of the public (or another Su3a member) into a canal, thereby sustaining injury, and/or loss of property, to the claimant. Public liability does not cover pure accidents where no legal liability has been established.

Product Liability

This cover protects Su3a members against claims arising from injury or damage sustained due to failure of a product for which you are legally held liable. An example would be if a kettle, owned by the group, overheated and caused damage.

Personal Accident

Su3a members are not covered for personal accidents that they may suffer. Any member requiring Personal Accident insurance should arrange this separately: they could consider their own household insurance which may cover personal accident. An example of personal accident is where an Su3a member trips and breaks a limb and no other person is involved.

Money

Loss of money up to £1,000 per Group is covered provided appropriate procedures have been followed e.g accurate financial records of all monies going in and out have been kept thereby supporting the loss. Note: Accounting losses are not covered. As an example, forced entry to a member's home and theft of a Group's cash box would be covered.

Equipment

Cover up to £25,000 is provided for your Group's equipment provided it is stored under lock and key. Note this does not cover a member's own equipment used by the Group.

In case of a claim you would need to show the equipment had been bought by the Group. Again: accurate financial records would be needed.

Home Contents

Cover is provided if an Su3a member's home is used for a Group meeting and damage occurs during that meeting. An example would be if wine was split on a carpet.

Charity Trustees Management Liability

This policy primarily covers trustees of Su3a. It is important that the Grievance Procedure is followed in all cases of a complaint. Please see Section 11 below.

Caveat

In common with virtually all insurance policies Third Age Trust's policies contain words to the effect of : “ take all reasonable precautions to prevent. . . ” and “ comply with all legal requirements and safety regulations and conduct business in a lawful manner ”. In practical terms this means we all need to apply common sense and be vigilant to risk and any laws / regulations that apply to your Group's activity. As an example, walking groups should comply with the Highway Code. Each policy has an excess of which some would normally be covered by Su3a not your Group.

Cover Note

A copy of the insurance cover note, detailing the insurance, is available on the Su3a website at

<http://su3a.org.uk/grouppages/wp-content/uploads/2020/06/Cover-Note-2020.pdf> should you need to provide a copy, for example, to a local library as a condition of using a room.

Permitted Visitors – Covered by Insurance

As noted above, insurance cover is in place for paid up Su3a members. There are two extensions to this

1. Members over 90 years old, who have free membership of Su3a, are covered provided they are registered annually with the membership team
2. Permitted Visitors are covered

Permitted Visitors are

1. Prospective members, i.e. eligible people who would like to join Su3a, and casual guests of Su3a members subject to a limit of two visits. Please note: this limit is

two visits to Su3a as a whole **not** two visits to each group in Su3a and it is not an annual limit but a total limit. You will need to trust the individual on this matter as there are no central records of visitor attendance. However, you should keep a record of visitor attendance for your Group and tell the individual they can come twice.

2. A member's carer should a member need a carer to participate in your activity.

If someone attends your Group and they are not a paid up Su3a member or Permitted Visitor then they will not be insured.

Accidents and Incidents

The form found at

<http://su3a.org.uk/grouppages/wp-content/uploads/2019/06/Incident-Report-Form.pdf> should be completed if there is an accident or incident in your Group which could lead to a claim even if, at the time, the person(s) involved say they do not wish to pursue a claim. Please send this form to your General Coordinator.

6 Health and Safety

The relevant legislation is the Health and Safety at Work Act 1974 which does not apply to voluntary organisation. In short: use your common sense. You are not required to have any trained First Aiders in your Group. Contact the emergency services if you have a serious incident. There are some excellent mobile phone apps available e.g. British Red Cross, St Johns Ambulance and British Heart Foundation CPR app.

Emergency Contact

It is recommended that you have an emergency contact for each member of your Group so that, in the event of an incident, the member's partner / children can be informed. There is an exemption under Data Protection legislation that allows this to be done without getting permission from each contact. This data should be kept securely.

7 Finance

Introduction

Sheffield u3a facilitates the bringing together of like-minded members and members with similar interests together – known as a Group – for them to carry out their activity.

From 2022 Group financial records will need to be incorporated into the annual accounts for Su3a. All Group Coordinators will need to complete a form giving the required information. The financial advisers are available to help with this and there will be a

trial run at the 2021 year end. The following principles and advice for Group accounting still apply.

Principle

All Groups are responsible for their own accounting records and for developing procedures to manage and report on their activity, income and expenditure that are appropriate to them. Ask your financial adviser if you need further advice on this. Groups should appoint a Treasurer although for small groups this may be covered by the Group Coordinator

Guidance

The following guidance may be helpful

1. Group monies should not comingle with members' personal monies e.g. should not be held in a member's private bank account
2. Keep Group cash in a separate cash box which kept securely
3. Expenditure must be incurred in the Group's objectives and there should be a process for authorising expenditure before it is incurred
4. Income should be recorded so that you know all income has been received
5. Where possible, expenditure should be supported by external third party vouchers / invoices
6. Records should be kept and, where appropriate, simple accounts produced and be available to your members

Bank Account

Whether a group has its own bank account will depend on its costs and subscriptions. If in doubt please discuss this with the Su3a Treasurer. Any bank account

1. Should be in the name of the Group
2. Should have two unrelated signatories to authorise any transaction (e.g. spouses / partners should not sign together)

Groups with Income exceeding £1,000

There are very few Groups with annual income over £1,000. If your Group income does exceed £1,000 please arrange for an Independent Examiner to review your accounts and complete an Independent Examiner's Report and submit this annually to

treasurer@su3a.org.uk . A copy can be found on

<http://su3a.org.uk/grouppages/coordinators-information/coordinators-documents/>.

Practicalities

Groups should set their own subscriptions to cover their own regular costs. You will need to estimate your costs, your membership and set your subscriptions accordingly. Try to avoid committing to fixed costs. However, if your costs are fixed, e.g. your group commits to room hire, consider collecting member subscriptions in advance. For more established groups it may be appropriate to build up a small cash reserve. Although u3a is a Self-Help organisation, Group members are unlikely to be enthusiastic to a request to pay at the end of a year to meet a shortfall. If your Group membership is falling then keep everyone informed and consider collecting subscriptions per meeting / monthly rather than annually.

Good Practice for ad hoc costs

Many Groups do not have regular costs or separate subscriptions but will organise events and outings involving costs. This requires a reasonable level of trust between members of the Group. You should get members to pay before a non-cancellable booking is made. If a cancellable booking is made, and, for example, you then fail to achieve sufficient numbers, you should be seeking to cancel and members can be reimbursed. Members need to be aware that there is some risk they may not be reimbursed e.g. if they are unwell and unable to attend the event.

For events such as holidays, if at all possible, members should pay tour companies or hotels directly. This will make a member's claim for cancellation more straightforward. Note that Su3a does not provide travel insurance so members needing such insurance should arrange this themselves.

If a Group is raising money for a specific expense e.g. the photography group is buying a projector or a walking group is hiring a coach for its annual " away day " then, rather than collecting cash from members which is not advised if the amounts are substantial, ask members to pay by cheque addressed to, or online directly into, the Group's bank account. If the Group does not have a bank account consider collecting cheques, payable directly to the supplier, and then sending these to the supplier. Remember that comingling of Group monies with an individual member's money is not recommended . It is good practice to keep a record of costs and payments and email this to participants.

8 Terms and Conditions of membership of Su3a

Sheffield u3a asks all members to agree to Terms and Conditions. These can be found, along with other policy documents at:

<http://su3a.org.uk/home/about-su3a/policies-and-guidelines/>

9 Data Protection

Data supplied to Su3a by Group members

Sheffield u3a asks all members to agree to Terms and Conditions. These can be found by going to your personal profile on our membership site:

<https://su3a.wildapricot.org/> Scroll down to 'Use of personal data'.

This means that as a Group Coordinator you have access to, and may keep the information supplied to us by your Group members. You should, of course, keep this information reasonably securely and not pass it on to anyone outside your Group. 'Reasonably securely' means on a password protected computer or mobile device if kept electronically and not on open view if kept on paper. Some Groups like to share contact information with each other. You must obtain agreement from everyone sharing such information and take reasonable steps to ensure it is up to date. There are secure 'cloud' options for sharing such data, for example Dropbox, if that is agreed by Group members. If your Group members prefer not to share contact information be careful to use 'bcc' when emailing the Group, or members can agree to the use of 'cc'.

Data supplied to Su3a by Group Coordinators

As a Group Coordinator it is necessary for people to be able to contact you about your Group. Thus, your name and telephone number are stored in a database kept on our web servers. These are shown as part of the public information about your Group found at:

<http://su3a.org.uk/grouppages> and are also shown in the Group Centre Pages of Links. An email address for your Group is also kept on this database but is hidden. Email contact is made using a form. The email address is the one that you have decided should be used – it does not need to be your private email address.

10 Members with special needs

Groups should agree among themselves to make 'reasonable adjustments' for any members with special needs. This might entail, for example, finding a venue with a hearing loop or only using a member's home if there is reasonable access.

11 Grievances

Please follow the Grievance Policy on the Su3a website

<http://su3a.org.uk/home/about-su3a/policies-and-guidelines/>. The document is called 'Sorting out Problems'. You should consult the General Coordinator if you have an issue that cannot be resolved within your Group. Please note that you are **not** authorised to exclude a member from your Group.