

PRINCIPLES OF THE U3A

A University of the Third Age is a learning co-operative of older people, which enables members to share many educational, creative and leisure activities. Activities are organised mainly in small groups that meet regularly, sometimes in each other's homes. Members, through sharing their knowledge, skills and experience, learn from each other.

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

The Third Age Principle

- a) 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 usually full time employment has ceased.
- b) Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- c) Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

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

The Mutual Aid Principle

- a) 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.
- b) No payments are made to members for services rendered to any U3A.
- c) Each U3A is self-funded with membership subscriptions and costs kept as low as possible.

BEING A GROUP LEADER

The Group Leader is the named representative for the group and its activities. Although mainly involved in arranging and co-ordinating activities, these tasks should not be exclusive to the Group Leader but spread throughout the group.

Group Members

- Keep a list of members U3A number and contact details i.e. telephone numbers/email addresses.
- Ensure everybody attending is a member and always check when any new faces arrive.

Group Finances

Each group should cover all its own costs, although the committee will help with start-up charges.

- All money in and out should be via the treasurer. See Financial Guidelines Section.

Group organisation

- Allow the group members to make an informed choice as to how the group functions and activities it will undertake.
- Remind members that all activities are undertaken at their own risk. This is particularly important for physical activities.
- You may occasionally be asked by the groups' co-ordinator to call for volunteers from your group to welcome visitors at the monthly meeting.

Problems

- In the case of an accident complete an accident form. See General Information Section – Accident Reporting.
- A First Aid leaflet is given to each group leader but there is no requirement to hold a formal qualification. If in doubt contact the appropriate emergency services.
- See the Insurances & Licences Section for cover provided by the Third Age Trust but remember personal accident is not covered.
- If damage is caused to property by a member of the group, take full details, as it may in future be the subject of an insurance claim.
- Should you have a difficult member whose behaviour is regularly impacting on other members of the group go to your groups' co-ordinator for help.

Finally, never forget that

Whatever happens you are fully protected by the liability insurance policy provided by the Third Age Trust.

You are the life blood of our U3A - without you there wouldn't be one!

So on behalf of Cheshunt U3A – Thank You.

FINANCIAL MATTERS

Each group should aim to be self-financing and cover its own overheads, although the Committee has agreed to help with any 'start up' costs.

Small groups - that meet in halls or rooms specifically hired out, should maintain a simple set of accounts based on a Petty Cash system, keeping records of monies collected from members and amounts paid out (in cash) for room hire etc.

Floats are allowed to be held up to a value of £200.00; cash in excess of this must be given to the Treasurer to be paid into the Main Bank Account. At certain times the Treasurer may need to have details of the floats held and this should be given in writing, signed and dated.

Under **NO** circumstances can a group leader open a bank account to operate their group financial matters, nor must they use their private bank account for that purpose.

Specific interest groups - that organise outings etc., must pay all monies into the Group Bank Account via a unique paying in book provided by the Treasurer. Payments for bookings, deposits and balances will be made by the Treasurer via cheque, debit card or bank transfer (if the two former methods are no longer accepted). Requests for payments should preferably be made to the Treasurer via email in order to maintain a proper 'audit trail'. Please don't wait until the last moment to request payment – the Treasurer may be on holiday.

Legitimate expenditure will be reimbursed, but please retain receipts.

OVERVIEW OF THE INSURANCE POLICIES PROVIDED BY THE THIRD AGE TRUST

Public and Products Liability –

This cover indemnifies all U3A members against all sums you could become legally liable to pay as a result of:

- Accidental injury to or death of any person.
- Accidental loss or damage to material property not belonging to you, which arises or is caused in connection with the 'business' of U3As.

Money Cover –

This policy covers U3A cash held in members' homes, hired premises and in transit.

All Risks Equipment Insurance –

This policy provides cover for loss or damage to property owned by a U3A, excluding wear and tear depreciation and gradual deterioration, wherever it is held and in transit, providing due diligence is observed and reasonable precautions are taken to ensure it is stored securely.

Home Contents Cover –

This covers damage to the property of any U3A member whilst their home is being used to host a U3A interest group/meeting.

Charity Indemnity Insurance –

This cover provides:

- Indemnity for the legal liability of a trustee or the charity for loss which results from a wrongful act when carrying out the duties of a trustee.
- Investigation costs.
- Indemnity for the legal liability of a trustee or the charity for the physical destruction of or damage to documents.
- Indemnity for any reasonable cost incurred as a result of restoring or replacing the documents.

Tour Operators' Liability –

This policy consists of:

- Public and Products Liability – which provides indemnity against the legal liability for accidental injury to third parties or loss or damage to their material property arising in connection with the product/event.
- Legal Defence – which provides indemnity for costs arising and costs awarded in connection with the defence of proceedings brought or an appeal against a conviction relating to an alleged offence in the course of the business in respect of Part 11 of the Consumer Protection Act, the Trade Descriptions Act 1968 and the Package, Travel, Package Holiday and Package Tour regulations 1992, where there has been no actual injury or damage.
- Emergency legal assistance – which provides indemnity to the insured in respect of costs and expenses incurred in providing emergency assistance to the passenger where such passenger suffers bodily injury or in the event of the death of the passenger, the passenger's legal personal representatives.
- Professional indemnity – which provides indemnity to the insured for the legal liability for damages and claimants' costs and expenses in respect of claims arising for breach of professional duty by reason of neglect, error or omission occurring or committed in good faith. This also includes the cover required for 'packages' as defined in the Package Holiday Package Tour and Package Travel Regulations 1992.

NB. This insurance is to cover a group leader/co-ordinator who wants to arrange a short study trip for his/her group, involving overnight accommodation. If you want to organise a U3A holiday, do it through a bonded travel agent/tour operator.

We do not provide Personal Accident Insurance cover.

OVERVIEW OF LICENCES

Photocopying

Under UK copyright law you are only allowed to copy an insubstantial amount for personal use for the purposes of private study or non-commercial research, but the law does not define insubstantial. There is no magic figure or percentage applied as each case would be viewed on the basis of the perceived importance of the extract rather than the quantity.

Cheshunt U3A does not hold a copyright licence or any licences for copying maps and newspapers.

Music

The PPL licence supplied by The Trust gives U3As permission to play recorded music in public.

There is no blanket licence available for multiple copying of sheet music; this is always illegal unless it is no longer in copyright.

DVDs/Videos

The Third Age Trust has no blanket licence arrangement with film copyright holders or organisations.

Interest groups are usually covered by an exemption in the Copyright Law which allows the use of videos or DVDs for educational purposes.

Digital Images

There is a common misconception that anything on the internet is in the public domain and therefore free to use. A work only falls in the public domain once copyright expires. It may be publicly accessible but it is not necessarily freely available.

If in doubt speak to a member of the committee.

OUTINGS AND TRIPS

Some of our interest groups will organise outings and trips as part of the group activity. We have listed a few points that we feel are important when making arrangements. This list is not exhaustive, more detail advice can be obtained from the main U3A website. If you have any questions please ask the groups co-ordinator.

Bookings & Payments

- All activities should be fully financed by the group.
- Money to secure bookings and paying the balance should be via cheque from the treasurer.
- Money collected to cover an activity to be paid into the treasurer.
- The savings from any free places to be shared out among all attendees unless you feel there is a specific reason not to, in which case refer to committee for agreement.

General Safety

- All activities undertaken are at the individuals own risk, and they are responsible for their own wellbeing.
- We suggest you provide all attending with clear instructions about the activity including:
 - time & place to meet
 - method of transport
 - approx. length of activity
 - any specific requirements/clothing to complete the activity ie walking boots.
- If the venue has specific safety procedures check how everyone will be informed of these requirements.
- Have list with contact details for those attending the activity.
- Set up a method of maintaining contact with individuals. Usually done by giving all a mobile number that will enable them to contact you.

Members should be given details of what is involved in an activity and those who cannot manage to participate in their chosen U3A activities without help, should be given the opportunity to bring a companion/carer with them, who for the time that they are in attendance, will be covered by the liability insurance provided by The Third Age Trust. The only exception to this is a 'professional' carer who would have to be covered by an individual liability policy.

Where possible try to check out whether venues and transport have disabled access and pass this information onto those it may concern.

Do not forget that although you are group leader and you have been involved in facilitating the activity, it is a group activity for all to enjoy, including you.

EQUIPMENT AVAILABLE TO GROUPS

We have a number of equipment resources currently available, and if any Group Leader has equipment they are willing to lend to another Cheshunt Group, please advise the Group Co-ordinator for inclusion in this document.

The Committee are researching the purchase of specific equipment for use by Cheshunt U3A Groups so please check with the Group Co-ordinator in case any further equipment is readily available as this list may be out of date following publication!

1. Projector and Screen*
2. Notice Board (NB: this will not usually be available on the 4th Thursday of each month as it will be in use at our Monthly Meetings).
3. Laptop Computer – running Windows 7
4. Internet connection “dongal” for use with Laptop, or with your own laptop. Ideal for meetings or exhibitions where you need to access the internet to better display or research your subject with your Group.
5. Gazebo – this is a “pop up” Gazebo sized 3M x 3M ideally suited for outside, large spaces and is used when promoting U3A Group and can be used for your own Group if you are hosting an outside event/exhibition.
6. U3A Banner – for displaying at exhibitions or in Halls. This is sized at approx. 9’ x 2’ with eyelets, so it can be tied to trees / posts.
7. U3A Embroidered Table Cloth [large rectangle] – there are 3 of these available and each are used at our Monthly Meetings, but if a Group wishes to borrow one to display items at an event, please contact a Group Co-ordinator.
8. Flipchart Easel Stand and Flipchart Pads (with pens) Size W670 x H990mm.

*To use you will need to provide a laptop computer (if not borrowing ours) with the appropriate data on which you wish to screen. The connection wire from the laptop to the projector is supplied but check compatibility with your laptop before the event.

The following terms for borrowing equipment ultimately owned by Cheshunt U3A

1. Equipment is loaned on the understanding that it may be used solely for the benefit of members of the Cheshunt U3A.
2. Bookings must only be made direct with a Group Co-ordinator, whose phone number is on the monthly programme.
3. Authorised borrowers of the equipment comprise Committee Members, designated Group Leaders and/or their declared substitutes. However, this does not preclude equipment being passed to other members, on the understanding that **the equipment remains the responsibility of the original person to whom it was loaned.**
4. It is recognised that it will not always be practicable to return the equipment to the Co-ordinator after use. **However, when a direct transfer between borrowers occurs, the Co-ordinator must be informed so that movements can be traced.**
5. It is the overall responsibility of each borrower to collect equipment, whether from the Group Co-ordinator or the previous borrower.
6. Equipment should be booked as far in advance as possible.
7. Whilst insurance cover has been arranged, borrowers should be aware that an excess is due for damage or loss. Any damage or loss should be reported immediately to the Group Co-ordinator.

GENERAL INFORMATION

Monthly Meeting

The monthly meeting at Wolsey Hall is a great opportunity to meet with the members of your group. If you want to have a table at that meeting speak to the Groups Co-ordinator. Please wear your group leader badge at this meeting.

Monthly Programme

The monthly programme is printed in time to be available at the monthly meeting. The Groups Co-ordinator will keep you informed about cut off dates for changes to the programme and who to send changes to. Please make sure that the information in the programme about your group is up to date as this is our primary means of communication.

Non-members/ Visitors

A temporary membership fee of £2 is charged to visitors, and a dated receipt given. This confers all the advantages of Cheshunt U3A membership, including insurance, for that month only. During that month a group activity can be joined providing there is room and on production of the receipt and payment of the usual group attendance fee.

Accident Reporting

Should an accident occur during any U3A activity, two copies of an accident form should be completed (blank copy included in this pack). One must be sent to our Group Secretary and the other kept as a copy for your own record.

A St. Johns Ambulance credit card sized Quick Guide to First Aid is included in this pack but contact emergency services if in doubt.

Changes

Please inform the Group Co-ordinator of any changes that might affect the running or viability of your group as early as possible, before any changes or announcements are made.

Website

Cheshunt U3A has a website. You can access it on www.u3asites.org.uk/cheshunt.

On the site there is a page for each group with the group leader contact details and information about the group activities. Similarly to the monthly programme you can contact website co-ordinator to update the information for your group (see back page of programme for contact details). You are welcome to add anything (words or photos) to advertise or inform your group.

The website will also carry details of forthcoming events.

U3A Main Website

The central U3A website can be accessed via www.u3a.org.uk

It has a lot of information that you may find helpful as well as a resource centre.