



Minutes of the Group Leaders Meeting Friday 22nd April 2022

The Friary

Committee members & support roles attending: Jim McGough (Vice-Chair), Graham Friday (Treasurer), Margaret Lloyd (Secretary and minute taker), Peter Beckley (Groups' Co-ordinator), Ann Sole (Membership Co-ordinator), Valerie Graham (Assistant Treasurer).

Group Leaders attending: Brenda Ashenden, Isabel Baker, Maggie Berrill, Maureen Bufton, Margaret Daniels, Sue Doughty, Joelle Dumetz, Jean Elmer, Kathy Jameson, Marion Lang, Audrey Lee, Jean Manuel, Freda Morse, Janet Newson, Carolyn Wadley, Maureen Wicks, Max Woodward, John Wynter.

Group Leaders sending apologies: Ana Achucarro, Jean Austin, Andy Bridge, Gill Cooban, Bryan Kiely, Phil Light, Sue Pay, John Peters, Pat Poynter, Pat Roberts, Sally Sansom, Anne Thorn, Mary Watts, Bob Weddell, Beryl Wise.

Introduction

Jim opened the meeting by explaining that this meeting was a follow-up to the last Group Leaders (GLs) meeting held on March 4th. Since then, the Committee has sent out to GLs the latest draft of the Group Leaders' Procedures and Reference Guide (P&Rs) along with the current draft of the Crawley u3a Finance Policy document.

This Finance Policy is the first such policy developed by the Crawley u3a; the Committee has spent a lot of time on discussion of this policy, and it has been through various drafts. It reflects the changing environment in which organisations operate today. The last decade or so has seen an increasing focus on Health and Safety (H&S) considerations, and the development of risk minimisation processes. The covid pandemic has accelerated these changes.

It is essential that GLs understand the changed requirements, though the Committee has been careful to ensure that they do not create difficult practical problems for them. Nevertheless, we encourage you to challenge any aspects they feel are unreasonable.

(A) Finance Policy

Graham explained he had received written comments on both this and the P&Rs from GLs unable to attend this meeting, especially from Phil Light. Graham responded to these, and additional questions from the floor, as follows:

3.3.3 Crawley u3a debit or credit cards.

This paragraph to be clarified so that it is consistent with the with the Executive delegated decision schedule of 29th March. The reason why such cards cannot be issued is that using them would contravene the policy requiring all payments made directly by the Crawley u3a to be supported by

two signatories. However, as 3.4.1 makes clear, GLs are able to make payments (within the standard stipulated expenditure limits) through their own personal bank accounts and then reclaim such costs in the prescribed manner.

4.1.5 Records for activity group trips

This section reflects new guidance received from the Third Age Trust (TAT) and arises from TAT transferring the financial risks around trips down to individual u3as, following higher costs arising from Covid claims.

It is not implying that GLs need complete a lot of forms and checklists for every trip, just that the Treasurer needs to be confident that the trips are being priced appropriately; a ten-minute phone chat would normally suffice.

4.2.1 GLs banking arrangements, when paying cash or cheques directly into the u3a bank account, being risk assessed and approved by the Treasurer.

This acknowledges that paying cash and cheques physically into a bank is itself a risky activity and should there be any loss then the TAT insurance would be reluctant to cover it unless it was confident that the process had been carried out in a way which minimises risk. All that a GL need do is to have a single phone chat with Graham or Valerie, in which it is ensured that the GL is aware of the correct procedures to follow when depositing cash and cheques into a bank.

GLs may elect to pay cash or cheques into their own personal bank accounts and making an electronic transfer from their account into the U3as.

4.3.3 Outside speakers and fees

An outside speaker, as opposed to a paid tutor, is one which is used for a one-off, rather than for a sequence of, events.

4.3.4. No approval given to use paid tutors.

The ethos of the u3a is that groups should be self-directed. However, it is acknowledged that there do exist some potential group activities, e.g. yoga, which cannot be practised without a suitably qualified tutor. Any GL considering such activity should contact the Treasurer to discuss the documentation required from the tutor to prove their self-employed status. The tax situation around the use of such tutors is complex and the cost of getting it wrong significant.

(B) Procedures & Reference Guide

Graham emphasised that this was a living document, subject to regular update as TAT policies and other circumstance change. As a matter of good practice all policies and guidelines should be subject to regular reviews and revision to keep them fit for purpose.

The changes from the previous version are mainly due to:

- (i) Aspects of the previous P&Rs becoming out-of-date, especially the £1.50 level of the room based group attendance fee (increased costs and lower than forecast group member numbers since the £1.50 was set mean that this fee is no longer sufficient to cover costs for all but around eight of the current room-based groups).
- (ii) New guidance from the TAT, particularly around risk management (for health and safety and insurance related matters) and new regulation such as GDPR (General Protection Data Regulation) arising from the Data Protection Act 2018.

Inevitably some conflicts arise between different requirement e.g. GDPR and H&S and in such cases H&S concerns will generally be prioritised.

Section 5 Insurance & Risk Assessment Insurance

What exactly is covered by the TAT insurance schemes (designed to protect the u3a organisation, Trustees and group leaders against claims and general losses rather than members themselves) and the level of risk assessment required to satisfy the insurance conditions is complex and the TAT guidance is not always expressed in language easy for laymen to follow.

Graham and Margaret thus intend to produce within the next two months separate guidance on insurance and risk assessment matters which will be disseminated to Group Leaders. This will deal with the queries raised by Phil Light relating to section 5 Insurance & Risk Management of the Guidelines.

5.5 Risk Assessments

The completion of a separate risk assessment is not necessary for every walk or outside activity, if the nature of the activity is similar to a previous one for which a risk assessment exists. So, for example, a new assessment would not be required for a walk along local footpaths, if one had already been completed on a previous occasion, but if the walk were to be along a beach by the sea and this was the first such beach walk, then an assessment would be required. GLs do not necessarily have to make a reconnaissance visit beforehand; this is down to their judgement.

Section 6 The financial aspects of running groups

- (a) Fixed Fees (6.10 – 6.17)** The £1.50 fixed fee per meeting fee for room-based groups will need to increase for the 2022/23 year. The Committee will start to discuss the new level at its May meeting and will present its proposals to the next GL meeting.
- (b) Self-financing policy not to be applied rigorously (6.4)** Although the general principle (for all u3as) is that individual groups should aim to be self-financing over the long-term the Crawley Committee has decided that it will support groups operating with too few members to cover their costs, as long as the number of members is sufficient to permit the activity to operate properly (e.g. a group of 3 members could not properly undertake 5-a-side football) and the resulting loss is not too large to be covered by the other groups. However, such small groups would be expected to examine ways to reduce costs (e.g. hiring cheaper premises) or attaining economies of scale (by increasing membership).
- (c) Fixed Fee deferrals (Policy 4.3.6 & 4.3.7)** If a member of a group for which members pay for all meetings at the start of term is subsequently unable to attend a session through illness or bereavement (not because of holidays, clashing activities etc) then they may ask for a deferment i.e. a corresponding reduction in the next term's fees.
- (d) Number of forms submitted per term (6.32)** A monthly group need only submit two forms a term. Bespoke forms can be created by downloading group members from Beacon.
- (e) Attendance forms for out and about groups (6.32)** GLs should complete and retain attendance forms but for H&S reasons only, not for financial purposes.
- (f) Music Licences.** PPL (Phonographic Performance Ltd) licences are required when using recorded music in any group, whilst a PRS (Performing Right Society) licence is required when performing other artists' work live. If such licences are not already held by the venue being used (St Paul's do hold them) they can be expensive.

(g) Application of Package Travel and Linked Package Travel Arrangements Regulations 2018

(6.26) This has no relevance to day trips and will be removed.

(h) Classification of trips as u3a trips (6.28) For a trip to be classified as a u3a trip (which is necessary if it is to be covered by the TAT insurance arrangements) then the full income and expenditure must be treated as gross income and cost in the u3a income and expenditure account. The income and costs must also go through the u3a bank account, though the costs can be incurred by an individual and reimbursed.

(i) Trips or holidays designated as non-u3a (6.27) Such trips will not be covered by the TAT insurance policies but the income and costs may still go through the u3a bank account, but for accounts purposes they will be treated as balance sheet items (e.g. as amounts owed or owing) not as income and expenditure.

(C) Consumable spending

Graham introduced this item, as a follow up to the initial discussion on this topic that took place on the 4th March. The purpose was to get feed back on a proposal to consider whether to allow spend on consumable items to be funded as part of the Activity fee, with GL's then being able to reclaim the expenses as part of their normal expense claim. This would be a move in the direction of reducing the workload of GLs on financial management and simplifying payments for individual members, hence converting Annex 1 into a list of claimable consumable items.

The general consensus of the GLs present was that this would be a positive approach, but this was not unanimous.

It was agreed that we need to get a better understanding and visibility as to what the 'consumable' items were across all groups and how much the annual spend on them amounts to. Graham suggested that he would survey all GLs within the next month to gather this information, so he could use it to inform the Fee Proposal for next year, which will be considered at the next GL meeting. This was agreed.

Action: Graham to survey GLs on consumable spend.