



Dear u3a member,

Welcome to our February Newsletter.

Having not published a January Newsletter, there has been some catching up to do; so this February's Newsletter is a little longer than usual.

Please continue to send your letters, creative works and local photos to: ken's email, putting the word 'Newsletter' in your email subject box. The deadline for receipt of information is the Friday of the last week of the month.

A belated Happy New Year to all our readers.

Ken Fisher, Editor.

In this month's newsletter

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Message from our Chair, Ray Tier

A rather belated Happy New Year to you all. I hope you all enjoyed the festive season with family and/or friends, as indeed I did.

Once again it is the time of year to review our financial situation, set next year's budget and agree the new membership subscription for the coming year. You will find a more detailed article about this later in this newsletter but I am pleased to report that we have decided to maintain the membership subscription at the current level of £18 for 2024/25, with a reduced rate of £14 for those joining after 1st October. Thanks to the Treasurer's good management of our finances, we have managed to achieve this allowing for the fact that room hire costs for our venues are expected to increase next year. Our overall budget has been helped by the income we received from the Gift Aid scheme and I would like to thank all of you who signed up the Gift Aid scheme and enabled to us to receive this useful income source from the government. At £18 our subscription is one of the lowest in the area and is likely to be so next year so I hope you will feel that in these times of inflationary financial pressures you are continuing to get good value for money from your u3a.

Towards the end of last year, we developed a new Safeguarding Policy, as we are required to do by the Charity Commission, which I believe to be a positive step in helping us to look out for each other and keep each other safe. You are encouraged to read the policy on our website and later in this newsletter you will find an article by our new Safeguarding Coordinator, Heather Lawrence, explaining what the policy is about and how she will offer support.

Events and reminders

Drop in for a coffee and chat



Drop in for a coffee and chat at Fletcher's Bar Friday 9th February from 10:30 to 12:00 at Fletcher's Bar in York Road in Kings Heath. We have the front room to ourselves. You just need to pay for your own drink at the counter in The Kitchen Garden café, cost will depend on your choice of drink. We will provide biscuits. All access is through the Kitchen Garden Cafe, this includes disability access, but if required they can also put up a ramp at the front door of Fletcher's provided you let them know in advance.

These Coffee mornings are held monthly on the second Friday of the month so dates for New Year are:

February 9th

March 8th

April 12th

May 10th

Any questions call:

Tessa Bidgood or contact Jeff Baker

Monthly Meetings

[A message from Janet Burgess, our Social Secretary](#)

[Monthly meeting: January 9th. Hope at Home](#)

A group of thirty heard Charlotte Hockton deliver a presentation on this charity which aims to match up hosts with people who are survivors of human trafficking/modern slavery. Further details are included on the next page..

[February 13th: Travels with Carey \(at 2 pm at The Shires\)](#)

We hope for a good turnout to hear our branch treasurer, Carey Baff as she takes us on a winter escape to sunnier and more exotic destinations of Iran, Peru and the Galapagos Isles.

Do bring some cash if you have a liking for marmalade as there will be a chance to buy some jars of Paddington's best made by Carey herself.

A follow-up message from our January meeting from Charlotte Hockton



Hope at Home is a national charity dedicated to training and supporting volunteers to host survivors of modern slavery and human trafficking. In 2022 there were 16,938 people identified as potential victims of slavery in the UK and many of these are also asylum seekers or refugees and can end up on the streets surviving homelessness as well as trying to deal with the trauma of surviving exploitation.

The charity was founded in 2018 and since then we have provided over 9000 safe nights to survivors. We work positively and creatively with others so that no survivor should be without a place to call home, and we are committed to demonstrating real compassion to the people and communities we encounter.

Chloe's story below gives a short insight into the impact of a safe home.

Chloe* was referred to Hope at Home as she wanted to move on from the safe-house and be in a location closer to her friends and support network. Her dream was to study law at university, and, when she moved in with hosts, she quickly enrolled in college to start her studies. Her hosts gave her a place of safety and security which enabled Chloe to pass her exams, and she was offered a place and a full scholarship to study Law and Criminology at university. She moved into university accommodation in 2022, and is now in her second year, and works two evenings a week on the reception of a large hotel in the local city.

*Name changed to protect survivor's identity

We offer in-depth training, full safeguarding procedures and one-to-one support to hosts who have a spare bedroom and a loving heart to welcome a survivor into their home for a fixed period of time, and our hosts are couples, families and single people who care about the marginalised in society and want to see individuals like Chloe find freedom.

Due to the high number of referrals we are dealing with, we are currently seeking additional hosts across the Midlands.

So, if you would like to find out more about hosting with us or just have questions about what we do, please contact Charlotte Hockton, Hosting Coordinator, charlotte@hopeathome.org.uk, 0784241299 and you can find out more about our work <https://www.hopeathome.org.uk/>

Lunch group

A message from Carey Baff

We have another lunch booking for Friday 15 March, again at the University College (previously the College of Food) in town. First dibs for places go to members of the lunch group and this one has been very popular, so there is just one place available at the moment – but often one or two have to drop out so I keep a waiting list if spaces come available. The cost is £17.00 for 2 courses, £20.00 for 3 plus drinks and service. There are 4 choices for each course and they always include vegetarian and fish options. If anyone is interested please contact me and I can send you the menu. Email me on [Carey's email](#) or ring her –

Interest Group Matters

Our Interest Group Co-ordinator is Anne James, and she can be contacted via the Interest Group Enquiries tab on our web site at:

<https://u3asites.org.uk/mkhdu3a/contact>

Details about our Interest Groups can be found by clicking on the web-site link: [Members Portal](#)

Book Group 5

This group have a vacancy. This is a more 'specialised' group than most; see <https://u3asites.org.uk/mkhdu3a/groups> for details. Contact the Group Leader, Rosemary Rivett, the Group Leader, at [Rosemary's email](#) for more details.

Nordic Walking

This Group meets weekly on a Monday morning. It's a great way to start the week and provides an enhanced workout for the upper body as well as legs. It's also a fun social activity which can be enjoyed all year round. There are a few spaces available in this group; however, it is ESSENTIAL that any prospective member attends a proper training course before joining. Advice is available from the Group Leader, Sue Baker, as to how to go about this. Poles are also available to borrow in the first instance. Interested? Contact Sue who is looking forward to welcoming new members.

Circle Dancing

Looking for a class which offers gentle exercise? Our Circle Dancing group would like to welcome you. Meeting on the second and fourth Thursday of the month at the Friends Meeting House in Cotteridge, they dance in a circle to varied music from different countries and times; some steps are traditional and some modern. Dances are taught and walked through first. No partners needed! Contact Jackie Spearpoint for more information.

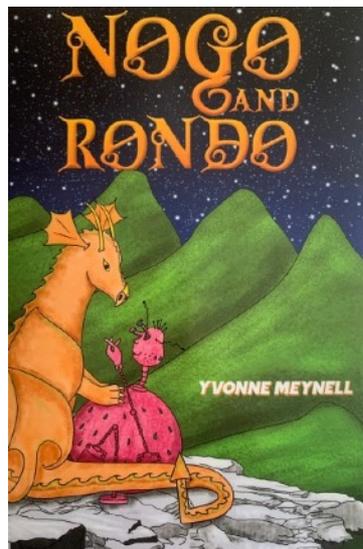
Gallery visits

A second 'Gallery Visits' group had its inaugural meeting in the last week of January. For our first meeting we are 'going local' and visiting the IKON Gallery in Birmingham, though a few are also visiting the Walsall Art Gallery at the beginning of March for a tour of 'The Epstein Plasters transferred from New York to Walsall'. We intend to meet in the 3rd week of the month though we hope to be pretty flexible! So far there are just seven of us in the group; if you are interested in finding out more, please contact Anne through Interest Group enquiries at <http://u3asites.org.uk/mkhdu3a/contact>

Face to Face Scrabble

This has also generated some interest, and we are holding our inaugural meeting on 7th February. Like to join us? Contact Anne, details as above.

Would-be Writers group – a success story



Group member, Yvonne Jackson, had her first children's book published during the the Covid lockdown. Coincidentally, it was about a mini pandemic in a child's head. She has now had her second children's book 'Nogo and Rondo' published this January under a nom de plume.

'Nogo and Rondo' is about a pair of unlikely friends who travel together to the Dragon Queen's cave, each on a mission to ask for her help. with their problems.

The themes of the book (which is suitable for 4–8 year olds with older children self readers) are diversity, comradeship, bravery and endurance

Further information is available online.

Health and Safety

Please inform your Group Leader or a member of our Executive Committee of any H&S concerns that you may have, so that these can be fully addressed as soon as possible. Risk Assessment documents can be found on the [National u3a site](#) by following the menu link – ‘Support for u3a’s’. However, you will need to log-in (and create an account if you do not have one) to enable you to search for relevant information

Safeguarding

[A message from Heather Lawrence our Safeguarding Coordinator](#)

Looking out for each other, or in other words ‘Safeguarding:

In this ever-changing world there are more and more things that we should be looking out for: scams, fraud, tricksters, computer (or cyber) crime, abuse, neglect, amongst others. The list is seemingly endless.

Moseley & Kings Heath District u3a understand that adults have a right to live in safety. We call it ‘Safeguarding’. We want our members to work together to prevent and stop the risks and experiences of these issues.

We would like to make safeguarding personal. We want it to be person led. **We have a new Safeguarding policy on our website.** This shows how we can all be involved to look out for each other, be aware of the many ways that our safety could be compromised and offer support if necessary.

It is important that our whole membership should always promote each other’s well-being. In looking out for each other, being aware, listening, and offering a hand of friendship, we can often recognise when someone is going through a difficult patch. Sometimes people don’t want to talk and that’s fine. Other times people welcome that listening ear. Being sensitive to someone’s needs and wishes is all part of ‘safeguarding’.

We know that being of a ‘certain age’ or having a disability doesn’t mean that we are inevitably at risk of these issues. We are still able to think for ourselves and make informed decisions about our own safety. But there might be that time

When help and support may be needed members are encouraged to engage in a conversation about how best to respond to a situation in a way that helps them to improve the quality of their own or someone else’s life, wellbeing and /or safety. We don’t have to tackle life’s problems alone.

As the new Safeguarding Co-ordinator I urge you all to read the policy to help us all stay safe, and more importantly support each other if that safety and well-being is compromised. If that happens, you can always contact me via the website.

Membership Matters

Welcome to our new members

David Amphlett, Chris Elliott, Tim Jayne, Cathy Johnson

Gill Modern. Beth O'Neill, Susanne Rowley, Peter Tinsley, Linda Treadwell,

Correction to December's new members. 'Diane Lealan' should have read 'Helen Lealan'

Our money – how much will our subscription be and what is it spent on?

[A message from Carey Baff, our Treasurer.](#)

Membership renewal time is coming up and we'll be very pleased if you stay with us and continue to enjoy all our u3a brings.

At the committee meeting in January we set the subscription rate for the year and..... drum roll we are keeping it at £18.00 for the coming year. We hope you are pleased about this, it was a big increase last year and are very glad that you stayed with us.

We also thought a bit of an explanation of our income and costs and how we decide the subscription would be helpful. The figures below are a projection to the end of March, but at this time of the year we can do this accurately. In summary, to the nearest £100, our income and costs are:

INCOME		NOTES
<i>Member subscriptions</i>	<i>9100</i>	<i>This is our main source of income</i>
<i>Gift Aid</i>	<i>3100</i>	<i>Ongoing we expect about £1400 a year: explanation below</i>
<i>GMCs</i>	<i>5000</i>	<i>While we count this as income it offsets payments for venues for interest groups (see below)</i>
EXPENDITURE		
<i>Monthly meeting, venue, speakers, refreshments</i>	<i>1000</i>	
<i>Payments to the Third Age Trust</i>	<i>4100</i>	<i>These are obligatory for us as a u3a, and include website licences, support, the magazine.</i>
<i>Interest group venue costs</i>	<i>7000</i>	<i>When the GMCs are taken into account our spend on venues is around £2,000</i>
<i>Other</i>	<i>1000</i>	<i>Printing, postage, bank charges, committee expenses</i>

Some key points:

- Our income really is subscriptions – we claim gift aid, but only from subscriptions paid. Group Meeting Costs (GMCs) meet part of the cost of venue hire for some interest groups.
- 45% of our subscription income is paid to the TAT (The Third Age Trust), our parent body. This is not negotiable and covers website costs, support, the TAT magazine.
- From Gift Aid we get 25% of the membership subscription (so £4.50 this year) for all members consenting; for us that's about 60% of our membership, which is usual for u3as. On the first claim we can also get gift aid for all payments for the past 4 financial years, so our first claim brought in over £3,000, we expect for the coming year it would be around £1400.
- Gift aid limits the amount we can spend on venue costs for interest groups to not more than 25% of our income from subscriptions. However it is also important to note that fewer than half our members attend groups meeting in paid for venues, so limiting the spend on these is also a matter of fairness to all.
- Venue costs for interest groups come to £7,000. The costs are offset by GMCs, so we will spend around £2,000, or 23% of our subscription income on subsidising these costs this year.
- Gift aid has increased the money we hold in reserve – we have been advised that this should be at least half our annual spend: if membership and hence our subscription income fall substantially we would still have costs to meet, for example to TAT. A year ago our reserves were less than 40% of our annual spend, so we needed to increase them. We expect them to be about half our spend next year.
- Going forward we can look at other ways we can spend at least some of our extra income from gift aid: it cannot be on higher subsidies for venue costs for groups meeting in paid for venues, but we can put more into monthly meetings – or other suggestions would be welcome.

If anyone wants more information or to discuss this please contact Carey Baff

Photograph from a member

Wake Green winter sunrise by Ken Fisher



Scam watch

Holiday scams

From May – August last year, more than £4.6m was lost via online booking scams

With the summer months approaching, Action Fraud has launched a national awareness campaign to urge the public to think twice before booking a holiday; so consumers don't get burnt before reaching the beach. Full information and advice can be viewed by clicking this link [Action Fraud web](#)

Reporting scams

To report scam emails, forward them to report@phishing.gov.uk.

Useful web sites for news and help

Please click on the blue headings to go to each web site.

[Moseley, Kings Heath and District u3a web site](#)

Our u3a's own web site

[Birmingham Council News](#)

This site provides useful information about council services.

[West Midland Police](#)

Help and support in the local area.

[Moseley Together](#)

Community support and news for Moseley and other general information.
tel 07796 668257

[WM Now](#)

WMNow is a free community messaging system that emails you up-to-date information from police and partners after you have registered.

[Betel](#)

If you have furniture to dispose of Betel will collect it and relocate it to people in need.
Telephone number 01564 822356

[West Midlands u3a](#)

News and information from our regional u3a.

[U3a Found in Nature](#)

Where members can share any photos which are 'wild and interesting'.

[u3a free workshops and courses](#)

Details of free workshops/short courses available free to our members.

[U3a Newsletters](#)

Link to the latest and previous National u3a Newsletters

Your Executive Committee

- Chair Ray Tier
- Vice Chair Ken Fisher
- Business & Communications Secretary Cormac Quigley
- Treasurer Carey Baff
- Interest Group Co-ordinator Anne James
- Membership Secretary Faith Walsh
- Social Events Secretary Janet Burgess
- Safeguarding Co-ordinator Heather Lawrence