



## **POLICY AND PROCEDURES MANUAL**

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Finance Policy TSU3A

## **A Members, visitors and guests**

### **1 Definitions:**

1. Members have paid their subscription.
2. Visitors have attended a group meeting or event with the intention of joining.

### **2 Members**

1. Pay subscriptions on time; if they are late, they are charged as a new member.
2. Wear their name badges at the monthly meeting.
3. May attend any group after confirming with the group co-ordinator.
4. Automatically receive the national magazine unless they opt out
5. Are expected to understand and abide by the rules and ethos of TSU3A.

### **3 New members**

1. Are charged pro rata if joining part way through the membership year plus a joining fee.
2. Are provided with a welcome pack.
3. Will automatically receive the national magazine unless they opt out.
4. Do not receive a reduced subscription for dual membership.
5. Do not receive a reduction for joint membership.
6. May attend any Group meeting or event
7. May attend any group provided they contact the co-ordinator and confirm that the group is open to new members.
8. May attend a committee meeting by invitation only

### **4 Visitors**

1. Register as a visitor when entering the building.
2. Are expected to wear the visitor card provided.
3. May join on their first visit to the monthly meeting.
4. Are limited to two visits before becoming a member.
5. One of the visits may be to a group meeting provided the co-ordinator is agreeable.
6. Before becoming a member, may not register for an event which has a charge.

## **B Groups**

### **1 General**

1. All groups comply with with the relevant policies elsewhere in this manual and co-ordinators are expected to have read and understood these policies.
2. Any member may set up a group provided that its subject and operation comply with the objectives of TSU3A.
3. Groups are autonomous and the Executive Committee will not interfere unless there is a complaint from a member.
4. Every group has a co-ordinator who is responsible for the running of the group and its compliance with the policies of TSU3A and is a de facto member of the Co-ordinators Committee.
5. The group is open to all members subject to space restrictions when using members' houses.
6. If a group feels it has good reason to refuse entry to a member, the co-ordinator consults the Executive Committee for a final decision.
7. Meetings may be held in members' houses or in hired premises.
8. Co-ordinators keep details of all members, including phone numbers, email addresses and emergency contacts. Personal details of all members are held on the Beacon System
9. Group co-ordinators have incident forms at all meetings and inform the Executive Committee of any accident, however minor, occurring during the period between the time of arrival at the meeting premises and the time the member leaves the premises. TSU3A is not responsible for incidents that occur while travelling to or from a meeting. The completed forms will be returned to the Membership Secretary for collation
10. Groups must comply with all the provisions of the U3A's insurance policy.
11. The members decide how the groups will be run and, if appropriate, the subject of each meeting.
12. Groups may set up reciprocal arrangements with neighbouring U3As but should seek the permission of and inform the Executive Committee.

### **2 Finance**

1. A separate document on TSU3A Finance policy is attached to this policy document.
2. Groups may organise their finance in any way they see fit, but only opening a bank account with the permission of Totton South U3A committee.
3. Where financial transactions are involved, the co-ordinator gives a regular account of how the money has been spent to the group and the Treasurer at his/her discretion.
4. Groups are self-funding.
5. TSU3A does not bail out groups that run into financial difficulties.
6. All members of a group must agree to contribute towards overheads before the expense is incurred.
7. Groups are not expected to sign a lease that extends beyond the period for which they have funds. Any lease that is signed is the responsibility of the signatory and the members.
8. Any contracts entered into should be in the name of the group or the co-ordinator, not TSU3A. If for any reason the contract has to be in the name of TSU3A, the Executive Committee should be consulted and a trustee should sign the agreement. This will not absolve the group from any financial shortfall.
9. Members pay towards overheads whether or not they attend a particular meeting.
10. No member of a group is expected to bear on his own any costs whatsoever.

### **3 Meetings**

1. Attenders are members of TSU3A except when the co-ordinator is advised by the Membership Secretary that a prospective member wishes to take advantage of the one meeting allowed before becoming a member.
2. Groups members decide where a meeting is held and whether and how to host in rotation.
3. If it is decided to hold meetings in members' houses, all members must agree if a member asks to be excluded from the rota.
4. Members are expected to advise the host and the co-ordinator if they cannot attend a meeting.
5. The co-ordinator keeps a register of those attending.
6. If a meeting is cancelled or the venue changed, all members of the group are informed.
7. Members pay a set charge of 50p towards refreshments, whatever the standard of those refreshments, unless it is a special meal when the costs will be split between the attending members.
8. It is up to the host to decide on the refreshments to provide and no pressure may be brought to bear by the members of the group.
9. Groups who meet in all members' house in rotation may elect to waive the refreshment contribution.

### **4 Travel**

1. Members may give a lift to other members provided that they comply with their car insurance requirements.
2. Unless members come to a reciprocal arrangement, each passenger will give a contribution to the cost to the driver at the rate of: miles x standard U3A rate (from the date of this document) 45p per mile / the number of people in the car.

## **C Payments for events**

In general, payments by members for events, whether organised by the Executive Committee or a group leader, have to be made in advance of expenses being incurred. Exceptions may be made at the discretion of the Executive Committee. Deposits are dealt with in a separate policy and, because of the difficulty of knowing the price in advance, theatre tickets have, at the time of writing, a special dispensation.

The policies are as follows:

### **1 General**

1. If an event is not fully booked, the co-ordinator may offer spare places to members of neighbouring U3As only with the Executive Committee's permission.
2. Once a member has committed to an event, payment has to be made as decided by the organiser.
3. No refunds are given if a member changes their mind or is unable to attend through no fault of their own.
4. The cost to the member is calculated to cover all costs likely to be incurred.
5. In the event of there being an error, the participating members make up the shortfall.
6. Where the exact final cost is not known in advance, the organiser indicates a likely cost on the sign-up sheet.
7. Members are to pay as soon as possible after being notified that payment is due.
8. If a member is unable to attend an event, it is their responsibility to find a replacement.

### **2 Hall hire**

1. When a group hires a hall for a series of meetings, all members of the group pay in advance sufficient to cover the commitment.
2. When the hall hire is paid on an ad hoc basis, members agree to cover the cost however many attend and this is explained to new members.
3. No refunds will be given for absences.

### **3 Lunch group**

1. If a lunch is not paid in advance, members pay when they order.
2. Drinks are paid for at the time of ordering.
3. If not paid for in advance, gratuities are paid by each participant separately at the end of the meal.
4. If the meal is pre-ordered, the deposit and the balance is paid in full by the date specified by the organiser.
5. If the meal is pre-ordered, the amount to be paid is set by the organiser and will include the gratuity.
6. No refunds are given for non-attendance unless the restaurant does not charge for the meal not eaten.

### **4 Theatre**

1. The full cost should be paid as soon as possible after the tickets become available;
2. If a member finds they are unable to attend, it is their responsibility to find someone willing to purchase the ticket from them.

## **5 Outings**

1. The deposit, balance and dates of payment are decided by the organiser;
2. Surplus funds should be given to the Treasure, but the organiser decides whether to repay any surplus funds or to carry forward to the next outing.

## **D Advanced payments**

### **1 General principles**

1. Groups are self-financing.
2. Payments are not made on a group's behalf until enough money has been collected from participating members of the group to cover the payment.
3. Advance payments are expected to be the exception rather than the rule.
4. Event organisers make clear on sign-up sheets whether a member is expressing an interest or making a commitment.
5. The general principles of payments on behalf of groups apply at all times.

### **2 Advance funding**

1. Requests are made in writing to the Executive Committee by the group co-ordinator.
2. The information required is:
  - the nature of the event
  - the amount of the deposit or advance payment
  - the number of members committed to pay
  - the amount guaranteed to be collected
  - the intended day of collection.
3. If a deposit is required with the booking, the co-ordinator is expected to try to negotiate a nominal deposit, with the full deposit being paid when funds are available.
4. If a deposit is lost for any reason, payments by members are not be refunded.

## **E Personal information**

### **1 Data Protection**

1. TSU3A is registered under GDPR.

### **2 Members' details**

1. Members' details are held on the Beacon System administered by the Membership Secretary.  
The details of group members are accessible to group co-ordinators via Beacon
2. Other than this, no personal detail is given to anyone without the explicit permission of the owner of the detail.
3. Those entrusted with Members details must sign and abide by the Data Protection GDPR rules.

### **3 Website**

1. Addresses, phone numbers or email addresses of members should not appear on TSU3A's website.
2. Communication by interested members or non-members is through the pigeons on the group pages or a link

### **4 Communication**

1. BCC is used when sending group emails.

### **5 Photographs**

1. No photograph of any member appears on the website or in any publication without the permission of the member. Such permission is deemed to have been obtained if the person taking the photograph tells those present at the time that this is the purpose of the photo.



## **F Political and non-political organisations**

### **1 General**

1. TSU3A does not use speakers who wish to sell commercial services.
2. Speakers do not use presentations to raise funds for any outside body (but see Charities policy).
3. Members may not use TSU3A to raise funds for anything other than the annual charity.
4. TSU3A does not support any projects, whether political or not.
5. The Executive Committee does not use any speaker who wishes to deliver a political message.
6. TSU3A is completely apolitical and does not allow a political opinion to be expressed at any monthly or group meeting.
7. Members who do not adhere to this policy are asked to leave.

## **G Charities**

### **1 Annual Charity**

1. Unless changed by the Executive Committee, it is the policy of TSU3A to appoint a charity each year as its annual charity.
2. In March each year the Executive Committee invites members to submit suggestions to the Secretary.
3. In the event of there being too many suggestions, the Executive Committee produces a short list.
4. Each proposer, or their deputy, is invited to give a short presentation at the Annual General Meeting.
5. The charity is chosen by votes of the members present with the one receiving the most votes being the charity for the year.
6. The Executive Committee may decide in advance that any money raising activity is for the purposes of raising funds for the annual charity and will ensure the requirements of the Charity Commission are met.

### **2 Monthly meetings**

1. Members may not sell goods of any sort, whether for a charity or otherwise, at the monthly meeting with the exception of the Annual Nominated Charity.
2. Collection by members for charities other than the Nominated Charity are not allowed at monthly meetings.

### **3 Speakers**

1. The Executive Committee decides the maximum fee for charity speakers, currently £100. This applies when the charity does not ask for a fee.
2. Speakers may sell goods for the purposes of raising funds for their charity provided they have asked the speaker secretary so that appropriate arrangements can be made.

## **H Notepaper**

1. Members do not use TSU3A notepaper for any purpose other than official U3A business.
2. Any member wishing to use the notepaper seeks permission from the Executive Committee stating the addressee and the purpose.
3. Anyone given such permission is trusted to use the notepaper only for that purpose.

## **I Safety**

1. Incident report forms are available at all meetings and are completed however minor the accident and if occurring at the monthly meeting venue a copy to be provided to the Trustees of that location.
2. Regular Portable Appliance Testing (PAT) is carried out on all equipment used outside a member's home.
3. All members provide an emergency contact to the membership secretary, which must not be the member's spouse if that spouse is also a member of TSU3A.
4. All members are asked to be aware of the needs of disabled members.
5. Priority seating can be provided for disabled members and visitors at the monthly meeting.
6. All members and visitors sign in at monthly meeting using the current method
7. All toilets and other rooms must be checked for people before locking up.
8. Where there is not access to a First Aid Kit, it is recommended the Group Coordinator provides a First Aid Kit AID KIT.

## **J Website**

1. The Executive Committee provides a website that is informative, current and easy to use.
2. It contains no details that enable anyone to identify an individual or where they live; in particular it does not have area codes in phone numbers, uses first names only and does not disclose personal email addresses.

## **K Disabled members**

1. Disabled members may attend an event with a carer who is a non-member if this is the only way attendance is possible.  
The TSU3A is an inclusive organization within the U3A ethos. However where a group meets at a private domestic residence The onus is on the individual group member not the group coordinator to ensure that they are able to access fully the facilities at the domestic venue.

## **L Behaviour**

1. TSU3A does not tolerate bad behaviour by any members or visitors.
2. Any complaint about a member's behaviour should be submitted to the Executive Committee in writing.
3. The committee's decision is final.

## **M Monthly meetings**

1. All attenders at monthly meetings are either members or visitors.
2. All attenders are requested to wear their membership badge.
3. Refreshments are charged separately.
4. A raffle is held at the Executive Committee's discretion
5. The Executive Committee decides the amount to be spent on raffle prizes.
6. The speaker signs a receipt for his fee.
7. The Executive Committee continually reviews the need for a second monthly meeting.



## **N Executive Committee**

1. The committee does not routinely organise gifts or cards for birthdays, sickness or leaving office.
2. The committee may, at its discretion, arrange for funeral flowers on the death of a member.
3. All committee members can have expenses reimbursed on production of a properly itemised and signed claim.
4. The minutes of committee meetings are available to members on request.

# Totton South U3A Finance Policy

## Document control

Release date: 28 December 2019

## Introduction

### Purpose

All charities are required to determine their “Internal Controls” for running the charity, one of these being the Financial Controls, or Finance Policy.

Where applicable “Trustees” includes committee members.

### Scope

Relevant to Totton South U3A.

### Related documentation

Totton South U3A Policy and Procedures Manual

## Template

As below.

## Trustees' financial responsibilities

The trustees of Totton South U3A are responsible for:

- Safeguarding the assets of the charity.
- Identifying and managing the risk of loss, waste, theft or fraud.
- Ensuring the financial reporting is robust and of sufficient quality.
- Keeping financial records in accordance with the governing document and relevant legislation (e.g. Charities Acts, Companies Acts etc).
- Preparing Annual Accounts in accordance with the governing document and relevant legislation.
- The accounts should show a true and fair view of the state of affairs of the U3A.

Trustees are jointly responsible for keeping full financial records. These include those of the U3A and all the interest groups, sub-groups etc., where appropriate.

To enable the trustees to carry out these responsibilities, the financial procedures detailed below will be followed.

A copy of this policy will be given to all trustees on their election/appointment to the committee and made available to members on the website.

The policy will be kept under review and revised as necessary.

## Banking

### Bank accounts

- All bank accounts are in the name of Totton South U3A and operated by the trustees.
- New accounts may only be opened by a decision of the trustees, which must be minuted.
- Changes to the bank mandate may only be made by a decision of the trustees, which must be minuted.
- The authorised signatories are the Chairman, Membership Secretary and Treasurer.
- All cheques must be signed by two signatories.
- The signatories are responsible for examining the cheque for accuracy and completeness.
- The signatories are responsible for examining the payment documentation (purchase invoice etc.) prior to signing the cheque or authorising an internet transfer.
- All bank statements must be sent to the Treasurer directly.
- Blank cheques will never be issued.
- Blank cheques will never be signed by one signatory for a second to complete later.
- Whenever practical two people should be involved in counting cash receipts.

### Online banking

Where online operation of the bank accounts is in place only trustees approved by the committee will have access to this facility. The security of the online system is in line with the arrangements offered by Lloyds Bank and in accordance with the mandated approval limits.

### Payment by bank cards

Operation of the online banking service is under the control of the Treasurer who has full access rights and is responsible for assigning the appropriate delegate rights, as agreed by the committee and in accordance with the bank mandate. All payments are authorised in accordance with the bank mandate. Access to the online accounts varies from bank to bank

and may be via a card reader and personal access card or by logging on to the bank system with a personal password and access code. The issue of any bank debit or credit card in the name of Totton South U3A will be approved by the committee. The use of these cards overrides the dual control aspect of the payment authorisation process, but is permitted, where agreed in advance in recognition that online purchases for certain goods and services represents the most effective, and in some cases, the only method of completing the purchase. The committee will predetermine the spending limits for any card: the limit may be per transaction, per day or per month.

Totton South U3A holds one business debit card. This is held by the Treasurer. All transactions made using these cards appear immediately on the appropriate bank account (subject to the timescales for electronic banking transactions) and are subject to review by the nominated officers through the online banking service. All such payments must be supported by an invoice or receipt made out to Totton South U3A.

### Personal debit or credit cards

The use of personal debit or credit cards for interest group activities needs to be closely managed. Permission must be sought from the committee where a group feels that there is no other viable way to make payments.

Prior approval must be given by the committee for equipment and other items to be purchased for the use of Totton South U3A or specific interest groups. In these circumstances, it may be appropriate for a member to purchase the equipment themselves and then claim the cost as a personal expense claim.

All invoices must be issued in the name of Totton South U3A.

## Groups' finances

Interest groups are expected to be self-financing and can collect such sums of money as the group members and leadership deem to be necessary to undertake their activities. The funds of these groups belong to the U3A. Groups are permitted to make any expenditure deemed necessary by the group members and the group leadership and can withdraw money on request from the ringfenced funds held by the U3A on their behalf, as appropriate. The Treasurer, Group Co-ordinator and Group Leader(s) need to agree what records they need to keep of the groups transactions in order to:

- Allow the Treasurer to keep accurate accounts for presentation to the AGM, for discussion with the trustees and to meet regulatory requirements.
- Allow the group members to understand how their monies are being managed.
- Maintain transparency and trust for all concerned.
- Minimise the risk of error and potential loss of funds.
- Allow group leaders to maintain cash floats.

### Receipts

To manage the handover of cash and cheques to be paid into the Totton South U3A bank account the committee has decided that:

- Bank paying in slips will not be given to group leaders for this purpose.
- Group leaders may not pay sums due by issuing their own cheque or paying online through their own bank account.
- Where applicable receipts will need to be given to group leaders, or acknowledged by email.
- Where net sums are being paid over this needs to be fully demonstrated to the Treasurer.
- Cash held back for cash flow purposes will be within the U3A's approved limits (they will vary by activity).
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## Payments

The committee will inform relevant group leaders as to the approved process for payments relating to:

- When a trip is organised by and paid through the U3A or paid directly by the members to the trip organiser.
- When payments may be deducted from activity revenue:
  - Venues
  - Coaches
  - Tutors
  - Speakers
  - Other
- When payment for venues, coaches, tutors, speakers etc must be paid by the U3A.

Outside speakers should be asked to state their fees and any travel costs at the time of booking and a cheque obtained from the Treasurer.

Where the committee has agreed the use of a paid tutor, they must provide evidence of their self-employed status and invoice the U3A as agreed.

The committee (via the Treasurer) will monitor the income and expenditure of the groups. Group leaders need to provide regular information, as agreed, to the Treasurer. Where groups do not comply then the committee will review as to whether the group is legitimately operating in line with the insurance and financial requirements.

## Social activities

Events such as theatre trips, visits or educational days out must be charged at cost and all participants pay appropriately. The costs paid by members must cover out-of-pocket expenses.

The organiser of an event must not benefit from any discount (e.g. a free place) offered by the organisation providing the event. The value of free places must be shared out among all participants to the event.

Out-of-pocket expenses can be paid to an organiser out of the money collected for the event. As all U3A members offer their services free to the movement, the organiser(s) must not get any pecuniary reward for organising an event.

## Payments to other charities

In line with charity law, a U3A cannot raise funds for another charity that does not have similar charitable objectives. Totton South U3A will make payments to speakers who have indicated that they intend to donate their fee to a specific charity but not direct to their nominated charity.

## Expenses policy

Out of pocket expenses incurred by the volunteers who are involved with running the U3A will be reimbursed. Expense claims must be submitted with receipts. Expense claims will be authorised by the executive committee and no committee member should authorise their own claim. Expenses will include – with committee approval – attendance at the Trust's AGM and Conference or national/regional workshops.

All claims need to be made on the appropriate form (copies available from the Treasurer) giving sufficient detail as to the nature of the expense.

Expense claims should reflect the cheapest travel option available. Travel by car will be reimbursed at the current HMRC approved rate for the actual mileage travelled. Car parking and congestion charges can be reclaimed (with receipts) but parking or other fines will not be allowed.

Overnight accommodation will only be allowed in exceptional circumstances and will need the prior agreement of the executive committee.

## Membership Fees and membership of more than one U3A

The membership fee is reviewed on an annual basis. Totton South U3A is committed to keeping the membership subscription as low as possible to ensure that the U3A remains accessible to all members.

For U3A members who can evidence membership of another U3A Totton South U3A may reduce the cost of membership by the amount that is paid to the Trust for each member.

## Asset register

An asset register is maintained by the Treasurer which records all assets held including their initial purchase price, date of purchase, estimated nominal value and location.

It should be noted that under a receipts and payments reporting system, all assets are fully written off against receipts in the year of purchase. The register is reviewed annually.

## Reserves

Totton South U3A aims to keep a level of reserves that will cover six months of regular operating activity. This is considered by the committee a reasonable level for this type of charity.

Social account activities are excluded from this figure as these activities are inflated by high-cost activities such as theatre visits and days out and are entirely self-financing.