**AIMS AND OBJECTIVES**

Our aims are to ensure that any activities taking place do so in a safe, pleasant and supportive environment, and that everyone benefits from the activity while experiencing the companionship of other members.

**RESPONSIBILITIES**EVERYONE is responsible for contributing to the success of every meeting.

Where responsibilities are specific to a particular group this is indicated.

**GROUP LEADERS** are responsible for ensuring that:

* a prior risk assessment of the venue has been carried to ensure it is suitable for the group.
* members are informed in advance of relevant information about the venue such as accessibility and parking.
* a register of participating members is taken at the start of each meeting.
* they are equipped to deal with emergencies, calling for assistance if required.
* they ensure that any guest members have not attended more than one U3A taster session prior to the meeting (see Insurance section below).
* any monies collected from group members relating to group expenses is properly accounted for (see Accounting section below).

For **physical activities** such as dancing, yoga or table tennis, **GROUP LEADERS** are also responsible for ensuring that:

* members are informed in advance about the activity level and any risk factors associated with the activity.
* they have the necessary skills and experience to instruct the group safely and oversee the safety of any participating group members.
* where necessary, a health questionnaire relevant to the activity should be given to members in advance for completion. This is to ensure that members can assess their own ability to participate or consult with their GP.
* where necessary, they hold emergency contact details and any relevant medical information for each member, to be held in confidence and used for emergencies only.

**GROUP MEMBERS** are responsible for ensuring that:

* they take note that they are participating at their own risk.
* they show respect for and safeguard other members of the group.
* someone who is their guest is registered with the meeting.
* any payment for participation in the group is paid.

For **physical activities** such as dancing, yoga or table tennis, **GROUP MEMBERS** are also responsible for ensuring that:

* they assess their own ability to participate without assistance from another member.
* they **ALWAYS** inform the group leader if they have any relevant **additional** health issues not outlined in their health questionnaire.
* they carry details such as relevant medical information and emergency contact details in case of emergency.
* they carry any necessary medical equipment or medication with them.
* they follow the instructions of the group leader or any person appointed by the group leader.
* they behave in a way that does not endanger themselves or other group members.
* they wear appropriate footwear and clothing.

**INSURANCE**

Activities organised by Upper Bann U3A are covered by Public Liability Insurance, provided that participants are U3A members. This is not personal accident insurance and members need to be aware that they participate at their own risk. Guests are covered by U3A insurance provided they have not attended more than two Upper Bann U3A taster sessions in total. It is the joint responsibility of the Group Leader, the member and the guest to ensure that this is adhered to.

Children are not permitted to attend U3A meetings under the terms of U3A insurance cover.

**INCIDENT MANAGEMENT**

In the event of a **MINOR** accident or illness, the group leader will consult with the injured/ill person and should decide a course of action. If the injured person leaves the venue they should be accompanied by a companion appointed by the group leader. The group leader may need to call the member’s emergency contact. If in doubt about the health and wellbeing of the participant, the emergency services **MUST** be called as they can assess the need for assistance.

In the event of a **SERIOUS** accident, or a participant being taken seriously ill, the group leader **MUST** contact the emergency services immediately. First aid should only be administered under the direction of the emergency services. However, if the situation is urgent, such as breathing difficulties or severe bleeding, then emergency measures should be taken. If possible this should be carried out by any trained first aider present. The Red Cross information on ‘Treating Injuries’ should be used as a template for dealing with incidents. Information is available at

www.redcross.org.uk/firstaid.

In all cases of accident or injury an Incident Report must be completed.

**ACCOUNTING**

If there are expenses involved in running the group, such as room rental or refreshment costs, then the group leader is responsible for keeping an account of any monies collected from group members. However, the trustees of Upper Bann u3a are ultimately responsible for **ALL** financial transactions carried out by activity groups. All monies paid in by group members and paid out in expenses belong to Upper Bann u3a and must be recorded in the annual accounts. Financial information will be collected by the trustees at financial year-end.

The group leader may decide to delegate the collection of monies to a nominated group member, but it remains the leader’s responsibility to account for the monies paid in by group members, paid out in expenses, and any resulting cash balance. This **MUST** be done at or after each group meeting.

The group leader should aim to collect enough money at each group meeting to cover regular expenses without accruing a significant cash balance. **Excess funds CANNOT** be paid into any bank account other than the Upper Bann bank account, which is managed by the Treasurer. If the group leader wishes to hold surplus funds in the Upper Bann account this can be arranged with the Treasurer. It is recommended that only a small working cash balance to cover incidental expenses is held at group level. On some occasions a group leader may need to collect monies from members to, for example, buy tickets in advance. Where a Group Leader/Convenor collects advance payment from members then this may be paid into their personal account. Whenever this happens a covering email **MUST** be sent to the Treasurer explaining these transactions.

Each U3A group can accrue a **MAXIMUM cash balance of £150** at group level. **Any funds over £150 MUST be held in the U3A bank account for safekeeping.** Please contact the Treasurer as soon as your cash balance exceeds this limit. **Any deficit** should be reported to the trustees who are responsible for financial shortfalls at group level.

**FINANCIAL YEAR END REPORTING:**

At financial year end, 31 March, the group leader is responsible for reporting the following:

* Opening Cash Balance
* Total annual Income
* Annual Expenditure for Room Hire, Refreshments and other itemised expenditure.
* Cash Balance at Year End

In order to provide this information a record **MUST** be kept at or after each meeting; a list of attendees, the amount paid per attendee and the total taken at the meeting. Receipts for any expenses incurred should be retained. Financial transactions must be recorded under specific headings such as room rental, refreshment and other expenses. Please refer to the Receipts and Payments Account pro forma attached to the policy and attached notes on how best to complete the account. Group accounts may be kept manually or on a spreadsheet, but must be produced in writing at financial year end. The trustees retain the right to check group financial records during the year.

The Year End Accounts should be provided to the Treasurer after 31 March each year so that it can be included in the Upper Bann u3a Annual Statement of Income and Expenditure to be reported at the Upper Bann U3A Annual General Meeting.

**Characteristics of Receipts and Payments account**

The important characteristics of a receipts and payments account are given below:

1. The Receipts and Payments account records all cash receipts and payments during the financial year under review, starting 1st April and ending 31st March.
2. The preparation of a Receipts and Payments account is required by The Charities Commission.
3. Not all activities handle money e.g cycling and walking.
4. This account usually starts with an opening cash balance and ends with a closing cash balance. The balance = cash held by the group on a particular date.
5. **All** receipts and payments are shown in this account. Large sums given to the Committee Treasurer for safe keeping are recorded as a payment.
6. Opening cash balance plus total receipts less total payments equal closing cash balance and equates to the cash held by the activity group at the stated date.
7. A record of group monies, both those held by the group and those held by the Committee on behalf of the group, are reported in the annual Income and Expenditure Account which is sent to U3A and the Charities Commission.

**Sample Receipts and Payment account**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 2021 | DETAIL (all cash received) | £ | 2021 | DETAIL (all cash paid out) | £ |
| April 1 | Opening Cash Balance | 15.65 | April 6 | Hall Hire | 10.00 |
| April 15 | Membership donations | 11.35 | May 2 | Refreshments | 8.50 |
| June 7 | Membership donations | 17.20 | June 7 | Printing costs | 3.00 |
| August 4 | Membership donations | 16.00 | October 1 | Hall Hire | 30.00 |
|  |  |  | March 31 | Closing Cash Balance\* | 8.70 |
|  |  | £60.20 |  |  | £60.20 |
| 2022 |  |  |  |  |  |
| April 1 | Opening Cash Balance\* | 8.70 |  |  |  |

\* Closing balance at the end of year 1 becomes the opening balance of year 2

**UPPER BANN U3A**

**RECEIPTS AND PAYMENT ACCOUNT**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date | Details of cash received | £ | Date | Details of cash paid out | £ |
|  | Opening Cash balance |  |  |  |  |
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Activity Group \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Group Treasurer \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_