

## Geology Group - Guiding Principles

### General

1. These guiding principles have been designed and approved by the Geology Group Steering Committee (SC). They apply also to sub groups.
2. The guiding principles of the National U3A state that one object of the organization is to encourage self learning and teaching and also that members may not be paid for their time. The Malvern U3A Trustees fully support these principles but they have also agreed that for complex subjects, such as geology, the occasional use of external tutors greatly adds value to the learning experience. This interpretation of the Laslett principles is reflected in the activities of the Geology Group.
3. Some of the issues covered in this document relate to the administration of the Group itself. However, the majority relate to the organization of the Group's educational activities. These are considered under 4 main categories: monthly lectures, study trips, courses and subgroups.
4. The SC is responsible for the smooth running of the Group. It meets at regular intervals and keeps minutes of its proceedings. The SC consists of the Group Leader together with other members of the group intended to reflect the diversity of the group and the skills necessary to ensure its efficient running. The SC has a secretary and a treasurer.
5. The running of the Group will be in accordance with the Malvern U3A's Group Leader's Handbook (see References) which lays down the responsibilities of Group Leaders as well as providing guidance on a number of topics. This guidance is expanded in more detail below with respect to the Geology Group.

### Finances

6. The Geology Group maintains its own bank account which is designated a U3A Subsidiary Account. The account is under the overall control of the Malvern U3A Trustees although the funds within it are ring fenced for use by the Geology Group only.
7. Cheques drawn on the account require 2 signatures each of which must be a Trustee. This requires pre-authorization of the costs by the signatories about 2 weeks in advance. Approval of expenditure in excess of £200 requires liaison with the U3A Treasurer. The Group Treasurer is authorized to hold up to £100 in cash under normal circumstances although this may be increased to cover major trips.
8. All financial matters related to the organization and running of the group are to be transparent to group members and always channeled through the bank account.
  - a. Each U3A year (Sep to Aug), the Group Treasurer is to produce a budget forecast for the year and monitor progress against the budget. An agreed reserve is to be maintained. The level of the reserve is to be reviewed each year. The account is to be presented for audit each U3A year.
  - b. Because of the complexity of the activities of the Group, expenses are often incurred by members as well as the Group Leader.
  - c. The costs of running the Group may be claimed against Malvern U3A (hereafter called Central) funds. This applies principally to the production and distribution of the newsletter and includes costs such as stamps, stationery and printing. Wherever possible, costs are to be minimized by using email communications and/or postings on the group web site.

- d. Group policy is to build up a surplus of funds to be used for the benefit of the group membership as a whole. This is achieved by charging an extra £1, in addition to the regular U3A charge, for some of the Monthly Lectures (see below for more details).
  - e. Other activities, such as Study Trips and Courses (see below), are to be self financing. Many of these, usually the single day trips, are funded at the time by the participants. However, due to their complexity, some activities require prior estimates, careful costing of income and expenditure and pre-payments by participants. When this occurs, it is essential that the participants are aware of these financial arrangements from the outset including the treatment of surpluses or losses.
  - f. Surpluses/Losses
    - If after a pre-paid event, there is a surplus of funds, these should normally be returned to the participants as soon as final costings are available. Similarly, any losses must be made good by the participating members.
    - Returning individual sums under £5 is not practical and these will be retained within the Group funds. Any such sums should be used to fund related costs (such as purchases for the library) at Group level and the money used quickly (i.e. within about 3 months).
9. Capital Items which are deemed to have a continuing value to the Group for at least 2 years may be funded centrally on application to the Malvern U3A Trustees. If appropriate, items may also be purchased from Group funds. Such items remain property of the U3A.
10. Room rental charges are funded centrally within the Malvern U3A

### Monthly Lectures

11. These are individual talks usually, but not always, given to the whole Group as part of the Group's indoor programme. The following points apply:
- a. Members pay a fee of £2 for each lecture/talk they attend, of which £1 is forwarded to Central funds to cover room hire, etc. and £1 is retained by the Group. The Group will use this money to cover the costs of the meeting (e.g. the speaker's costs, travel expenses, etc.) and to help fund acquisitions to our library and other purchases to further our study of geology. Occasionally the entire fee or the £1 contribution to Group may not be charged, for example where a lecture forms part of a Course for which members have pre-paid these charges, or if the SC decide that the state of Group funds is such that the fee for one or more specified meetings should be waived or reduced.
  - b. Expenses such as travel, accommodation, preparation etc., may be claimed by non members giving a lecture. These sums are agreed verbally and on trust without the need for receipts. £30 is a reasonable start point, but is not absolute. Members may claim expenses if these cover costs additional to normal group activity; e.g. speaking to another group/sub group of which they are not a member.
  - c. Consumables, such as handouts, are to be paid for by those attending.

### Study Trips

12. Study trips are defined as any outside visit of an educational nature. Such trips may vary in length and take place either in the UK or abroad. Each trip is to have a clearly defined U3A leader and be organized in accordance with the guidance in 'Advice Sheet - Travel & Study' (see References below). Some of this guidance, where there is a specific Geology Group implication, is repeated and expanded below.

- a. All study trips are to be self-financing with costs shared between the participants. Costs may include coaches, recce costs or the expenses and/or fees of non-members assisting on the trip.
- b. If non-members are assisting a trip leader, they may, by prior agreement, be paid expenses and fees. If a non-member is providing the trip on a fixed fee basis, they are to be considered as a paid tutor and the trip is to be treated as a course (see below).
- c. The value of any free places provided by travel agents etc. are to be divided evenly between participants. They may be used towards recce costs if necessary.
- d. Where private cars are used for transport, the sharing of fuel costs is encouraged. However, this is a decision for the driver in conjunction with the other occupants. If costs are shared, a total of 20p per mile shared by occupants is a reasonable guide.
- e. Recces
  - If a recce is required, expenses to cover recce costs for such trips (e.g. mileage, accommodation costs, specialised resources etc.) are normally to be met by the trip participants. In some exceptional circumstances they may be paid out of Group funds, for example if the recce is done as part of something being prepared for the whole Group or if a recce results in a proposed trip being aborted. Approval of all such claims is by the Group Treasurer and must be in advance of the recce taking place.
  - Sometimes the walk or trip organiser will choose to absorb the costs personally and make no claim for repayment.

## Courses

13. A series of lectures, tutorials or trips is defined as a course. Outline plans for courses, including financial, must be considered and agreed by the SC in advance. All courses are to be self-financing; i.e. all costs are to be covered by the attendees. The rules are different depending on whether the course is run by a member or a non-member (tutor). For courses using hired halls/rooms in Malvern, the normal U3A attendance fees apply.

- a. Courses run by Members
  - Payment to cover a member's time (fee) is not permitted. Out of pocket expenses may be claimed. Reference material purchased in the preparation of the course and claimed as expenses, remains the property of the U3A.
- b. Courses run by Non-Members
  - Those running such courses must be engaged on a "self-employed" basis, and this must be clearly reflected in their terms of engagement. Any proposed engagement must, in the first instance, be discussed and agreed with the Group Treasurer.
  - Before agreeing to engage a tutor, their self-employment status must be checked using the HMRC's online guidance tool "Check Employment Status for Tax". You should ask the Group Treasurer to do this. (To access this tool, google "Gov.UK", then type "Check employment status" in the Search box.) The guidance will ask a series of questions about the proposed terms of engagement and will then rule whether the person is regarded by HMRC as an employee or self-employed. It will ask if you wish to print a copy of this ruling. You should print this out. You cannot engage a person if the HMRC check indicates he or she would be an employee. The Group Treasurer must retain a copy of the print-out.
  - Tutors should be asked to provide a price for the complete course to include expenses and fee. The provision of administrative support, such as a meeting room, will be provided and funded in the normal way.

- Tutors must have Public Liability Insurance (“PLI”) to cover the activities involved (see paragraph 16 below). In accordance with the U3A principle of self-learning and teaching, such courses should typically be no more than 1 week long or an equivalent number of sessions and there should be no more than 3 per year.
- Overseas trips run by non-members may be longer than 1 week if agreed by those taking part.
- Tutors are to provide a signed copy of the form – Employing Tutors on a Short Term Basis (see References) prior to the beginning of the course. This form is to be kept on file by the Treasurer.

14. In some circumstances, a course may be run for the Group by an external supplier who doesn’t fall into the category in Paragraph 11b. In such circumstances, the management and finances of the course are to be totally independent of the Group and the U3A.

### Subgroups

15. From time to time, a subgroup may be formed to study a particular topic. Such subgroups are autonomous but must adhere to and are protected by U3A and Group regulations. Further details regarding the running and management of subgroups are laid down in the document entitled Guidelines for Subgroups located on the Geology Group website.

### Insurance

16. Members of the U3A are covered by National U3A insurance for both third party liability and member to member cover as specified in Advice Note – Insurance (see References). Special provision is required for field trips which are either lead or assisted by a non U3A person or for courses with paid external tutors.

#### a. Field Trips.

- If a field trip is organised on a commercial basis through a travel agent, then public liability insurance will be provided as part of the package. This method is recommended for overseas trips.
- If a field trip is led by or assisted by a non U3A person then that person must have public liability insurance cover of at least £2M. However, if this person’s services are being offered without charge it is possible that he or she may be able to join their local U3A group or, failing that, be granted temporary membership of the Malvern U3A (at the discretion of the Malvern U3A Trustees); then, provided they undertake a proper risk assessment for the trip they will be covered by the U3A’s PLI insurance policies.
- In all cases, the possibility of the leader being unable to go at the last minute must be considered and the risk and possible solutions made clear to the participating members prior to collecting their payments.

#### b. Courses.

- The insurance conditions for a field trip apply.

### Claims Procedure

17. Running costs claims are to be submitted to the Group Treasurer. Receipts (where appropriate) should be attached.

18. Any other costs:

- a. These must be agreed by the SC or Group Treasurer before they are incurred. Claims should be submitted to the Group Treasurer with receipts.

#### Other Information

19. The principles in this document were derived from these sources, available on the respective web-sites:

- a. The Third Age Trust: this Trust is a self-help organisation that consists of many local U3As, each of which is a legal charity in its own right. Local U3As are learning co-operatives. For more information see 'U3A Movement' tab - Aims and Guiding Principles.
- b. The Charities Commission: document CC8 "Internal Financial Controls for Charities".

#### References

20. The following information is available on the Malvern U3A website:

- Group Leader's Handbook
- Advice Sheet – Insurance
- Advice Sheet – Travel & Study
- Accident Report Form

21. The form "Employing Tutors on a Short Term Basis" may be obtained from the Group Treasurer.