

GUIDANCE AND INFORMATION PACK FOR GROUP LEADERS / FACILITATORS

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GUIDANCE

WHAT IS THE u3a?



THE u3a ETHOS

The u3a:

- Is a mutual aid organisation in which its third age members' interests, skills and experiences are shared for reciprocal benefit.
- Is based on the self-help learning principle of *by the members for the members*
- Makes no distinction between the learners and the teachers – they are all u3a members.
- Makes no payments to members for services rendered.

GUIDING PRINCIPLES OF THE u3a MOVEMENT

The u3a Movement is non-religious and non-political and has three main principles:

1. The Third Age Principle

- Membership of a u3a is open to all in their Third Age - which is defined not by a particular age but by a period in life in which full-time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to the u3a.
- Members should do all they can to ensure that people wanting to join a u3a can do so.

2. The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire, by the members for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or reward.
- There is no distinction between the learners and the teachers, they are all u3a members.

3. The Mutual Aid Principle

- Each u3a is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires the adherence to the guiding principles of the u3a movement.
- No payments are made to members for services rendered to u3a.
- Each u3a is self-funded with membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the u3a Movement.



EQUALITY, DIVERSITY AND INCLUSION POLICY

Croydon u3a strives to treat all our members equitably. We recognise that different people bring with them different perspectives, ideas, knowledge and cultures and that these differences bring great strength to our u3a. We actively celebrate the diversity of our members, and this is demonstrated in the range of activities undertaken by our groups

Our **Equality, Diversity and Inclusion Policy**, adopted on 18th March 2025, has been drawn up to comply with the Equality Act 2010. [Equality Act 2010: guidance - GOV.UK](https://www.gov.uk/equality-act-2010-guidance) It provides definitions for what we mean by diversity, inclusion, equality, discrimination and harassment so that we are very clear about behaviours that may be unacceptable. There is information about making reasonable adjustments so that a wide range of people can take part in our activities. Should any of us become aware of any discriminatory practice, the process of contacting the Chair or any member of the Committee is set out. We recognise that some people may experience discrimination and harassment, which is always unacceptable. The policy contains clear lines of procedure, to be followed should any of us encounter discrimination or harassment amongst our members, so that it can be quickly resolved.

Equally, if any member has suggestions to help us to better celebrate the diversity of our members, they should contact the Chair or the Committee.

All Group Leaders should read the full Equality, Diversity and Inclusion Policy and Procedure statement, which is available on the website in the Governance section.

See: [Governance | Croydon u3a](#)

ACCOUNTABILITY

Using the name u3a brings with it responsibilities.

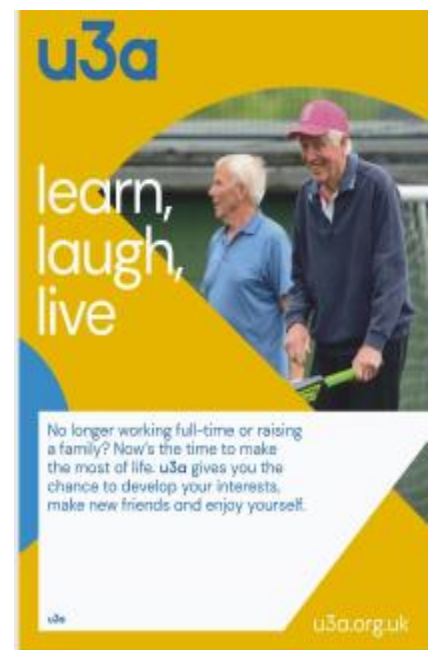


- Croydon u3a groups are accountable to the Croydon u3a Committee/Trustees. The Committee is responsible to the National University of the Third Age Trust and to the Charity Commission.
- Croydon u3a Committee's policy is to give as much independence as possible (within the Ethos of National u3a - see above "Principles of the u3a Movement") to Croydon Group Members to use the talents, knowledge and skills of their members in developing the Group's activities and to determine meeting the costs involved.
- However, the Committee does need to have certain information from Groups in order to meet their responsibilities. This information is equally relevant whether the Group meets in someone's home or at a hired venue.

- **Coronavirus/Health emergencies: Please note that Croydon u3a must be compliant with all protocols mandated by the Government to reduce the spread of Coronavirus or any other health emergencies.**

REGISTERS

- The Committee considers that the best way to meet their responsibilities is for Group Leaders to provide all the information requested on the Register and to mark attendance at every meeting/gathering. Money for the hire of venues is sent to the Treasurer.
- The Register document can be downloaded from the Members' area of our website at: [Forms & Documents | Croydon u3a](#). Group Leaders may, if they wish, create their own Register but please ensure that ALL the information requested is shown (see following).
- Please keep your Register up to date and remove the name of any member of the group who has ceased to attend.
- When members' names are removed or added to the Register, please inform the Interest Groups Coordinator, who will amend the data stored on Beacon accordingly.
- Group Leaders can, if they wish, be given access to their group's data on Beacon and make updates themselves. If you wish to do this, please contact the Interest Groups Coordinator.



- From October to June, the Membership Secretary will send out to Group Leaders monthly lists of all paid-up members of Croydon u3a. Group Leaders are requested to please check that the people on their Registers are all paid-up members and, if they are not, to advise them that they will not be able to come to the group unless they pay their annual subscription.

Group Registers must provide information on membership and attendance for the following reasons:

1. Insurance

Every person attending a group must be a **current member** of Croydon u3a and thereby covered by u3a National's Insurance Policy.

2. Health and Safety

(a) All members attending a meeting/gathering must be **entered on the register**, in case of an emergency.

(b) Emergency contact details (ICE) for members of the group must be recorded. This should be for a contact in the UK and permission should have been obtained from the contact to share their details.

(c) Please note that group members must not be asked to supply any details of their current medication. It is not the role of Group Leaders and/or group outing organisers to take medical responsibility for anyone other than themselves. Members are always advised to carry out their own risk assessments - and for some this might mean having their pills with them.

Should there be a difficult health situation while on an outing, the advice always is, when in doubt call 999. Let the trained paramedics and medical staff deal with any problem. You may however find it useful to download the following free App from the St John's Ambulance which gives advice on First Aid: [Free Mobile First Aid Apps - St John Ambulance | St John Ambulance \(sja.org.uk\)](https://www.sja.org.uk)

3. New Members

Leaders of Groups that are shown as 'Full' on the Interest Groups' List should be able to demonstrate that they are keeping their registers current by removing the names of members who are not attending regularly, thereby making room for new members. **All groups should welcome new members.**

4. Complaints.

If a complaint is made to the Committee about something that happened during a group activity, the Committee will need to be provided with a list of members who attended that activity.

GROUP LEADER'S ROLE

Firstly. To be the facilitator/ leader/ coordinator of the Group's activities.

Secondly. To be the communication/ liaison/administration link between the Group, its members and the Management Committee of Croydon u3a. This link is best maintained via the Committee 'Buddy' allocated to your group.

Aspects of the Leader's role can be allocated to members of the Group, to spread the workload, and enhance the u3a's principle of mutual aid. Leaders are advised to appoint a Deputy and may wish to have a small committee /leadership team.

GDPR:

Please note that if you intend to send out group emails and/or circulate a group contact list, members of the group must be made aware that their contact details will be shared with other members of the group. This is to comply with Data Protection regulations.

Croydon u3a uses the Beacon Membership Management system to store information supplied by our members and ensures that we are GDPR compliant.

For information about Beacon, see Appendix 2.

SOME DOs AND DON'Ts:

1. Security of Group Funds

- Group Leaders are advised not to keep more than £100 of the group's money in their personal accounts for any extended period of time. Any excess funds should be transferred to the Croydon u3a Treasurer, who will keep the money on the group's behalf.

2. Hired Venue Costs

- Do ask group members to pay their contribution to rent costs whether they attend a meeting or not.
- Do ask group members to pay termly in advance, thereby minimising the amount of cash held and ensuring absent members are making their contribution.

3. Do appoint a Deputy

- Make sure that keys, equipment and register etc. are accessible to your Deputy if you are on holiday or fall ill.
- Write notes of arrangements and group leader's tasks. Keep these up to date and regularly provide your Deputy with a copy.

4. **Do notify the Interest Groups Co-ordinator if:**
 - there is a change of Group Leader
 - the Group is full
 - the Group subsequently has vacancies
 - you are experiencing any difficulties within your group - although the group's Committee 'Buddy' should be your first port of call.
5. **For insurance purposes, you must complete a RISK ASSESSMENT** for any venue you intend to use and a generic one for outings. **You are not expected to fill in an RA each time your group goes on an outing.** The forms can be obtained from the Interest Groups Coordinator or downloaded from the Croydon u3a website: [Forms & Documents | Croydon u3a](#) and when completed must be sent to the Interest Groups Coordinator.

This is not irksome or difficult and we can help you with the one-off task.
6. **If providing a drink at a home venue**, the recommended charge is 50p. At a hired venue this may be more.
7. **Do not become indispensable.** Do not get in the position where you want to give up leading the group but feel you will be letting others down.
8. ***Do not let the group lose sight of the aims and ethos of u3a.***

TROUBLE SHOOTING

- Should you have a difficult member whose behaviour is regularly impacting on other members of the group, go to your Committee Buddy or the Interest Groups Co-ordinator for help.
- If you have a serious problem in a session, it is quite acceptable to ask a member to leave but contact your Committee Buddy or the Interest Groups Co-ordinator as soon as possible after the end of the session. **Make some notes while the situation is fresh in your mind – record the date of the incident.**
- If you have a member who is not able to cope independently, contact your Committee Buddy initially.
- Should there be an Incident (such as a medical emergency) during a group meeting or visit, please report this as soon as possible on the Incident form, which can be downloaded from our the Members' area of our website at [Forms & Documents | Croydon u3a](#). You should ensure that the Register showing names of group members who witnessed the incident is available. See also the sections on Insurance.

INFORMATION

GROUP SUPPORT

New Group Support. The Croydon u3a Committee can provide support and practical assistance with the setting up of new groups (whether for a new activity, or a second group where a group is full), by:

- providing publicity
- collecting the names of interested members
- facilitating an initial meeting
- identifying a hired venue (if required)

Please go through the Interest Groups Coordinator in the first instance.

Group Activities Resource Subsidy. Groups are expected to be self-financing in respect of the cost of group activities e.g. outings, speakers and consumable goods. However, a start-up grant of up to £100 is available for all new groups and/or a one-off claim of up to £50 a year will be considered for the purchase of equipment which then becomes the property of Croydon u3a. A claim form is available from either the Treasurer or the Interest Groups' Coordinator.

Advice and Support with Problems/Difficulties. Croydon u3a operates a 'Buddy' system for Group Leaders and you will be allocated a named member of the Committee who will be able to offer support and advice and will be your main link to the Committee. You can also contact the Interest Groups Coordinator.

Subject advice. The national u3a has Subject advisers who can offer useful support for your group. They can be contacted via the national website: [u3a - Subject Advice](#)

Digital Overhead Projector. Available for groups to use on request. Help will be given on what needs to be provided and how to use the equipment. Please contact the Membership Secretary. Please note that you will need a screen or blank wall.

INSURANCE

This is provided by Third Age Trust (the National u3a) to all its affiliated groups and thereby to the individual groups within each independent u3a Group.



IMPORTANT

- To be covered by u3a Trust insurance, each group member must be a current paid-up member of Croydon u3a.
- Non-members visiting a group, or Monthly Meeting, on one occasion to decide if they wish to join u3a are covered. Their name and contact number must be entered on the group/general meeting register.
- A member's Carer. When a member is unable to attend a meeting or outing without the support of a Carer, cover is provided for the Carer. A Carer may not attend a u3a activity on their own. Please inform the Committee about the need for a Carer.
- **A RISK ASSESSMENT** must be completed for any venue used (including private homes) and for outings. These must be sent to the interest Groups Coordinator.
- Details of any incident should be noted at the time, together with the names of all those present. The Interest Groups Co-ordinator should be notified as soon as possible.
- **Incident Report forms** [Forms & Documents | Croydon u3a](#) and **full details of Insurance Cover** [Governance | Croydon u3a](#) are available to download from the Croydon u3a website or can be obtained from the Interest Groups Co-ordinator.

Documents detailing the Insurance provided are in the Appendices.

PLEASE NOTE THAT THIS IS PUBLIC LIABILITY INSURANCE ONLY. THERE IS NO PERSONAL INSURANCE.

A summary of the cover provided can be found in the Appendix.



COMMUNICATION & PUBLICITY

- **Information Bulletin.** This is distributed bi-monthly to all members, either via the member's email address or by post where necessary. The Bulletin provides information on the activities of our Interest Groups, Croydon u3a outings and holidays, current changes to group information, additional Croydon u3a activities, u3a London Regional activities, other local u3a activities. **Please send in photos and descriptions of your group's recent activities to the Bulletin editor, your Committee 'Buddy' or the Groups Coordinator.**
- **Croydon u3a Magazine.** Distributed digitally or by post.
- **Third Age Matters Magazine.** Distributed 5 times a year by the National University of the Third Age Trust, by post.
- **Interest Groups List.** A copy is provided to all new members and a current list is published in the bi-monthly bulletin. It gives up-to-date information on all Croydon u3a groups - which day(s) of the month they operate, the meeting time, Group Leader contacts and whether or not the group is full. ***Keeping the Interest Groups Co-ordinator informed of changes to any of this information will greatly assist in maintaining the list's accuracy. This is of particular value to new or potential members.*** A copy of the List without Group Leader contacts is available from the Croydon u3a website.
- **Croydon u3a website.** This is one of the most important means of communication with existing and potential members. Please keep the Groups Coordinator informed of any changes to details about your group (e.g. times/days of meeting, venues) so that information on the website is kept current. The website can also showcase your group's activities – so please keep your Committee 'Buddy' and/or the Interest Groups Coordinator informed of anything special you may be doing – providing photos where possible. There is a link on the Groups page from the name of your group to a short description of what your group does - please check this regularly and keep the details up to date. PLEASE ENSURE YOU HAVE THE CONSENT OF ALL MEMBERS FEATURED IN PHOTOGRAPHS FOR THESE TO BE PUBLISHED. Photographs are classified as personal data. Where group photographs are being taken, members should be asked to step out of shot if they don't wish to be in the photograph. Should a member wish at any time to remove their consent and to have their photograph removed, then they should contact the Chair to advise that they no longer wish their photograph to be displayed.
- **Facebook.** The Croydon u3a Facebook page is an opportunity to showcase your Group's activities and to attract new members. Please send in photos and descriptions of your group's recent activities to the FB editor, your Committee 'Buddy' or the Groups Coordinator.
- **Volunteers' Annual Lunch.** This is held each year as a 'thank you' for all your hard work and to provide an opportunity to share ideas and information with fellow group leaders and the other volunteers who support Croydon u3a in so many different ways.



GENERAL INFORMATION

Croydon u3a Membership:

Membership commences on the 1st August each year. Renewal forms, together with Gift Aid forms are sent out in July each year. Encouraging members to complete a Gift Aid form (providing they pay income tax) will increase the income of Croydon u3a.

Group Membership:

From the 1st October until 1st June each year the Membership Secretary will send out a list at the beginning of each month of all paid-up members of Croydon u3a. Please check that members of your group(s) are on this list and remind anyone who has not paid their annual fee that they cannot be a member of any groups unless they do so.

Monthly Meeting:

Held on the 2nd Wednesday of each month at 2pm. Details are given in the bi-monthly Information Bulletin. Posters are displayed of all groups with vacancies and potential new groups, together with flyers for members to take away.

Annual General Meeting:

Held on the 2nd Wednesday in October. Initial notification is given in July, followed by sending out the AGM papers in September. Please note that there is a statutory obligation to hold an AGM and attend if you possibly can.

Websites:

The National u3a is at www.u3a.org.uk and the Croydon u3a is at [Croydon u3a Home Page](#) | [Croydon u3a](#)

Facebook:

Follow Croydon u3a on Facebook for up-to-the -minute news. This is a great place to advertise your group's activities by sending in photos with a short description of the activity shown.



READY TO GO?

1. The first meeting

Recommended steps to take at the first meeting:

- Introduce yourself and the purpose of the group as you see it.
- Ask about the skills within the group.
- Agree the tasks that need doing to run the group and who is willing to support these – who is willing to help with the programme or keep the register.
- Agree, if relevant, the level that the group will be aimed at – beginners, improvers, advanced.
- Agree how the group will work – discussion, instruction, presentation etc.
- Agree when and where the group will run.
- Identify any accessibility needs that group members may have.
- Agree the costs for running the group and what members will pay.
- Discuss how group members will communicate with each other, bearing in mind data protection concerns.
- Agree some ground rules e.g.
 - ✓ Be punctual
 - ✓ Listen to each other
 - ✓ Allow others to speak
 - ✓ Let someone know if you are unable to come
 - ✓ Agree to disagree amicably and be respectful to other group members
 - ✓ Every contribution matters
 - ✓ Have patience with and encourage those who are slower to learn



Feedback what was agreed at the first meeting to your Committee 'Buddy' or the Interest Groups Coordinator to finalise arrangements.

2. Participative learning and learning styles

'Tell me and I forget. Teach me and I remember. Involve me and I learn.' Benjamin Franklin

'Every accomplishment starts with the decision to try'. Anon

The value of the u3a style of learning is that everyone can contribute and by doing so will gain a feeling of self-worth and integration. We all learn in different ways. Variation in content, method and style can make the learning experience more vibrant and appealing.

Liaise with other organisations: Museums, universities, libraries.

Make use of online learning websites: e.g. MOOCS (Massive Open Online Courses), YouTube 'How to' videos, Future Learn.

3. Help and support

- **Educational Resources:** National Office offers access to a range of educational resources. These can be booked here <https://www.u3a.org.uk/resources>. For DVD and CD loans, the only cost is return postage.
- **Sources and [Sources Online](#):** are the u3a educational insert and online platform that provide ideas to enhance learning.
- **Subject Advisers:** Trust volunteers with specialist knowledge in a wide range of topics. Contact details at [u3a - National Programmes](#) and in Third Age Matters.
- **External organisations:** Museums, libraries, schools, universities
- **u3a publications:** Check the national website for the latest publications.
- **Networks, regions, neighbouring u3as:** allow you to draw on experience from within the movement.
- **Regional Trustee:** will provide an overview of the region and a link to National Office.
- **National Office:** The staff team are available Monday to Friday to offer support.

4. Other learning opportunities

- Shared Learning Projects and Shared Learning Project Coordinators – contact details available from the national website
- National and Regional Summer Schools
- Events facilitated by National Office
- National, Regional and Network Workshops and study days
- Outreach departments of universities

Maggie Chan, Interest Groups Coordinator 09/25

APPENDICES:

A. POLICIES

Please go to the Croydon u3a website Members' area under Governance [Governance | Croydon u3a](#) to see our Insurance documents and other documentation, including:

[Data Protection Policy](#)

[Development Plan](#)

[Commitment to the Environment Statement](#)

[Safeguarding Policy](#)

[Health and Safety Policy](#)

[Equality, Diversity and Inclusion Policy](#)

B WHAT YOU SHOULD KNOW ABOUT U3A INSURANCE

SUMMARY OF KEY POINTS

1) Under the u3a's insurance, our members are covered by:

Aviva Public, Community and Charities Policy 'Combined' policy

- This protects our (i.e.u3a) **assets** but there is a £250 excess and does not cover normal wear and tear. We are responsible for keeping assets safe e.g. we could not claim for theft of a laptop if we had not stored it securely.
- It also covers **home contents** during u3a activities in our homes but there is also a £250 excess. This is not a replacement for homeowners' home insurance.
- **Physical cash** is covered up to £1000 per group but not electronic transactions. We are covered, for example, for the loss of cash at our events and taking the cash to a bank to pay it in.
- **Public and products liability – to indemnify against responsibility for injury Public and products liability** – to indemnify against responsibility for injury up to £5,000,000

Points to note:

- **The understanding is that u3a is a membership organisation and members are covered.** Non-members are covered by the third-party insurance only.

- The insurers understand that a prospective member may want to trial a taster session before committing to membership. However, this should be used reasonably and if the individual wishes to keep attending sessions they should pay the membership fee. This also includes members of the public who try activities on open days.
- Informal carers can attend u3a groups and events and are considered an extension of the member, *if they do not take part* in u3a activities.
- If a non-member volunteers to set up or tidy up without participating in the core u3a activity this is acceptable.
- However, for activities such as a picnic or u3a concert you are allowed to bring non-members as this is not considered to be taking part in a 'core activity' (e.g., a speech or talk, walk or chess).

2) Dogs and Children:

- There is no issue with dogs attending walking groups in appropriate settings, but it is up to the owner to ensure they are under control (e.g., on lead in a city and near livestock). The group leader should complete a risk assessment checklist to determine whether it is appropriate to allow dogs.
- **Children are not allowed at u3a activities.** If children attend u3a activities, there is a danger to u3a of being legally responsible for the children. This has different insurance requirements for which u3a does not have cover.

3) Paid tutors and speakers:

They are covered by public liability insurance, but it is expected they will also have their own cover.

4) First aid:

Cover for first aid, for example someone using a defibrillator. If you provided first aid and caused more injury than if you had not intervened this would be covered under public liability insurance. **Group leaders do not need first aid qualifications as a condition of insurance, however, they may find it useful to download the following free App, which provides First Aid advice, is available from the St John's Ambulance:** [Free Mobile First Aid Apps - St John Ambulance | St John Ambulance \(sja.org.uk\)](https://www.sja.org.uk/free-mobile-first-aid-apps)

5) Common 'am I covered' questions:

- *Am I insured when using my own car for a u3a activity?*
You will need to speak to your own car insurer to check - but as we understand it, people don't need Business level motor insurance – they are giving a lift to a friend & any money given is a donation towards the fuel, not a charge
- *What happens if a member has an accident in another member's home?*

If this was during a u3a approved activity, then u3a is liable. A Risk Assessment checklist should be done to prevent accidents, and common sense should be used to make sure the house is suitable and safe for the activity

- *Are members from a different u3a attending our u3a group covered?*

Yes, as a u3a member you are covered for all u3a activities, no matter which u3a is hosting it

- *Am I covered if I paid membership on the day in cash?*

Yes, if you have paid membership, you are covered

- *I have a mobility scooter/wheelchair/other mobility aid, are these covered?*

Yes, mobility aids are covered under insurance

C INFORMATION ABOUT THE BEACON DATABASE

➤ What is Beacon?

- Beacon is a Membership Management System for u3as
- It is a database which has been developed specifically by and for the u3a. It is used by 480 u3a groups across the UK
- It allows any u3a to manage their data and communication with their members easily and efficiently
- It can be a huge time saver for those who manage membership and group information
- With new regulations on Data Privacy it ensures that u3as comply with all legal requirements

➤ General Data Protection Regulation issues:

Croydon u3a is compliant with General Data Protection Regulation (GDPR) and stores and uses data about our members only with their permission.

When anyone joins Croydon u3a they submit a membership application form and Section 6 of this relates to the storage of their data.

The form asks members to supply certain data (name / address/ phone / email / tax-payer status for Gift Aid and to give their signed consent for this to be used in the following specific ways:

- To store it securely for membership purposes
- For Croydon u3a to communicate with them as u3a members

- To share with the leaders of the groups to which they belong
- To send them general information about the Third Age Trust (the national organisation to which u3as are affiliated)
- To be added to the direct mailing lists for both the Third Age Trust magazines (*Third Age Matters* and *Sources*) and the Croydon u3a Bulletins and Magazines.

The information will not be used for anything other than the reasons given in the bullet points above.

Opting out:

The membership application form goes on to say that members can request that their data not to be used for any of these purposes at any time in the membership year by contacting Croydon u3a through the Membership Secretary's email address. However, any member opting out will receive no further communication from u3a for the remainder of the membership year.

In summary:

- Every current member who has not opted out in the way detailed above has given their signed agreement to their data being stored on our database
- The information stored for each individual is the details they submitted on the membership application form
- Information is amended when a member notifies Croydon u3a of a change in their circumstances - e.g. a new address or a change of email address

All this member data is now kept on the Beacon database instead of on our previous system. The Beacon data is held on 2 servers in Manchester. There is also a back-up server which is in London. The system is backed up every day. This is all UK based.

➤ Group Leaders and Beacon

- One of the permissions members give is for their data to be shared with the leaders of the various groups to which they belong
- The various Interest Groups are listed on Beacon and Group Leaders can have access to their own Interest Group's information (but to no other) to check their current membership is up to date and that details of days and times of meeting are correctly given
- Group Leaders also have the opportunity to use Beacon to email all members of the group. Group emails sent via the Beacon system to several members do not show the individual email addresses, so the members' details remain secure. *However, as sending an email on Beacon goes bcc this can*

*sometimes be a disadvantage if the Group Leader wants shared feedback etc - **and please note that the Group Leader needs to check the relevant box to include themselves in the mailing otherwise they can't track back as Beacon doesn't store sent emails.***

- Please note that it is up to Group Leaders to decide how they communicate with group members. There is no requirement to use Beacon to send emails to your group.
- Using the Beacon database, Group Leaders can also see which members have renewed their membership and which haven't.

Croydon u3a has been very careful over the storage of members' data and only the minimum is put on the Beacon database. The Croydon u3a Data Protection Policy can be viewed on the Croydon u3a Website: [Governance | Croydon u3a](#)