



# **SOUTH WOODHAM FERRERS**

## **GROUP LEADERS'**

## **HANDBOOK**

Issue 2 : March 2024



# South Woodham Ferrers

## Group Leaders' Handbook

### Purpose

To provide advice and support to interest group leaders.

### Scope

- The first steps to forming a new group
- The first meeting
- Running your group
- Communicating with your group
- Responsibilities
- Finances
- Insurance
- Useful Links
- Attachments

## The first steps to forming a new group.

- Agree the development of your group with the Group Coordinator/u3a Committee.
- Liaise with the Group Coordinator/Treasurer regarding the financing of the group.
- Decide on the size of your group and the type of venue that would suit your activity. If it is a small group, this could be in a private home. Larger groups may require a hall. There are several in South Woodham Ferrers, the most popular being the Village Hall or Champions Manor Hall. Other groups that only make visits will not require a regular venue. Your Group Co-ordinator can advise.
- The Group Co-ordinator will contact the Beacon Administrator to set up your group details on the Beacon system. Beacon is the database used to record and manage u3a membership and groups. (see 'Communicating with your Group').
- Organise an initial meeting and invite people to attend.

## The first meeting

- Introduce yourself and discuss the purposes of the group and how you see it being run.
- Decide on a date for your regular meetings that is convenient and does not clash with other group meetings ([Click to see other group meeting dates](#)). Most groups meet once a month.
- Agree the costs for running the group and what members will pay.
- 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, keep the register and accounts.
- Decide how communication will take place between members. (see 'Communicating with Your Group')

## Running your Group

- All members of your group must be paid up members of SWF u3a.
- Non-members can attend one Interest group **once** as a taster. If they wish to continue attending that group, they must become a u3a member. This is a mandatory directive from the Third Age Trust. Non-members will not be covered by u3a insurance other than for taster sessions.

- SWF u3a is a member of The Maldon and District cluster group ([click to view details on SWF web](#)). If there are spaces in your group, members of the cluster group can attend without joining SWFu3a.
- Coach trips – only u3a members can go on coach trip/outings. Carers do not have to be a u3a member and can go free. This is a directive from the Third Age Trust.
- You must keep a record of members and attendances. These can be destroyed after one year. (Att.1)
- All information relating to group members must be kept securely.
- Your group members emergency phone numbers and contact details are available on Beacon. You should ensure you have a copy of these with you for all members on your trip/event in case of an emergency. (If you rely on a mobile phone computer copy, these may not be available if there is no signal)
- If you collect or pay out money, you must keep a record of it and prepare an account sheet for the Treasurer. The accounting year for our u3a is 1 April to 31 March. (See 'Finance')

## Communicating with your Group

- You should not personally hold names, phone numbers and email addresses of group members for the purpose of contacting them in relation to the interest group.
- Contact should be made through the Beacon email system.
- Your Beacon Administrator will give you access to the relevant sections of Beacon and a temporary password with instructions on its use.
- You must add all your members names to your relevant Beacon section where, if they are u3a members, their details will be filled in automatically and you will be able to select the members, individually or as a group to email them.
- The SWF Newsletter and Web site ([click for Newsletter](#)) is an integral part of communications. It is where you can find out what is happening in our u3a. You can post reviews and photos of your recent activities and let members know about your group's future events. You can post items on the website by contacting the webmaster.

## Responsibilities of running your group

- As a Group Leader you must sign a Consent Form issued by your Groups Co-ordinator to agree to your name, phone number and/or email address appearing in the SWF u3a Newsletter. The Newsletter is published in its entirety on our website. ([Click for Newsletter](#))  
Your details can be amended or deleted at any time and if you cease to be a leader, your details will automatically be deleted.

- If you do not wish any of your details to be published, there will be a group email for initial contact. This must only be used for initial contact for new members.
- The u3a is not in favour of using paid tutors, however where the use of a tutor is agreed with the Committee e.g., for exercise classes, the tutor must provide evidence of self-employment. HMRC will have issued them with a Unique Tax Code. In addition, a copy of their Public Liability Insurance certificate should be obtained. This should be checked annually and sent to the Committee.
- If you or a member takes a photograph of another member, or group photograph, you must have permission and let them know where the picture will go, e.g., Newsletter. This can be done verbally and if a group photograph, just ask those who do not wish to appear in the picture to stand aside.
- You must complete a Risk Assessment Form for your group even if the meeting is in a house. This does not need to be an arduous task. Attached are details of how to access examples of Risk Assessment Forms for various types of activities that can be either used or modified to suit your group. (Att.2)
- In the case of an accident, you must complete an Accident Report Form. (Att.3) All Group Leaders will be issued with the Form which must be completed as soon as possible after the accident/incident and returned to the Group Co-ordinator or Secretary as soon as possible. Only u3a members will be covered by insurance (see 'Insurance').
- The South Woodham Ferrers u3a has a privacy policy which can be accessed via the website ([Click here for Policy](#)). If you feel there has been any data breach, this should be reported to the Committee immediately.
- Safeguarding – Group Leaders are responsible for their members well-being when on u3a trips, visits or events and should report any concerns about harm, abuse etc. to the Committee.

## Finance

- Groups are self-financing. The aim of the groups is to spend any money collected and not build up a surplus.
- All monies collected and equipment purchased by the group belongs to the u3a, it does not belong to the group.
- The maximum amount of petty cash you should hold is £150 unless it is about to be used for an event.
- If you collect any money from your members and/or make payments, then you must keep a simple account sheet. A suggested sheet is attached (Att.4), or you can use the ledger functionality in Beacon to record income and expenditure.
- Receipts should be obtained for all expenditure. A proforma for payments where no receipt/invoice is given is attached. (Att.5)

- If you collect cheques or cash from your members for events such as visits, coach trips etc., they should be passed to the Treasurer as soon as possible. These cheques must be made payable to “South Woodham Ferrers u3a” (Not ‘SWF u3a’), The Treasurer will issue a cheque for your event supplier.
- Members money should never be paid into your own bank account, and you should not open a bank account for your group.
- The Treasurer will ask for a copy of your Account Sheet, receipts, and income collection sheets, at the end of the financial year, 31 March.
- If you do not collect money, you will be asked to sign a “Nil Return”.
- As we are now a registered Charity, we cannot make payments to another Charity. If you wish to donate to a Charity, this should not appear in your accounts.
- When a group is wound up, any surplus money and equipment purchased by the group will have to be returned to the SWF u3a via the Treasurer. Any debt incurred must be cleared before winding up the group. SWF u3a is not responsible for them.

## Insurance

- The u3a Third Age Trust provides a comprehensive insurance policy covering Product and Public Liability for all paid up members, including one off tasters and carers.
- This insurance covers trips out to various venues, meetings in halls and private houses and as visitors, to other u3a’s, and for participating in their events.
- The insurance also covers transport and travel. Car accidents are not covered as this is covered by members own car insurance.
- The normal insurance caveats apply regarding security, safety, due diligence, negligence, and public liability test.
- It is important that in the event of an incident you should not admit liability or fault on behalf of yourself or other members, even where they believe that this is the case. The Insurers reserve the right to make this determination and may refuse cover if liability/fault had been admitted.
- For more details of the insurance see the attachment (Att.6) and if you would like further details or to make a claim, please contact your Group Co-ordinator or a committee member.



## Useful Links - [\(click to access all Policies from SWF web\)](#)

- Privacy Policy
- Data Protection Policy
- Next of Kin
- Legitimate Interest – Members
- Complaints Procedure
- Disciplinary Procedure
- Grievance Procedure
- Constitutional Document
- Financial Policy
- Equality, Diversity & Inclusion Policy
- Registered Charity Certificate

## Attachments -

(Attachments are also available from your Groups Co-ordinator as Microsoft Word files)

- Att.1 'Attendance Record'
- Att.2 'Risk Assessment' (These are only available as paper copies or Word files from your Groups Co-ordinator)
  - 'Home Based Risk Assessment'
  - 'Venue/Hall Based Risk Assessment'
  - 'Walk Leaders Risk Assessment'
  - 'Outdoor Sports Risk Assessment'
  - 'Day Trip Risk Assessment'
  - 'Holiday Travel Risk Assessment'
- Att.3 'Accident Report Form'
- Att.4 'Account Sheet'
- Att.5 'Receipt/Invoice Proforma'
- Att.6 'Insurance Policy Overview'





**Attachment 3  
South Woodham Ferrers u3a  
ACCIDENT REPORT FORM**

Name of injured party/ address/telephone number:	
Name/address/telephone number of others involved.	
Date/time of accident:	Location:
Nature of accident / circumstances	
Injury details/property damage:	
Name /address /telephone number of person causing injury/damage:	
Witnessed by: Address: <span style="float: right;">Telephone number:</span>	
Action taken:	
Was any specialist assistance required at the scene? If so, give details.	
Was medical advice sought afterwards? If so, give details.	
Name of group leader Telephone number Signed ..... (Injured party) Signed..... (group leader) Date	





**Attachment 5**  
**South Woodham Ferrers**

Event \_\_\_\_\_

Date \_\_\_\_\_

Person/organisation \_\_\_\_\_

**Received the sum of \_\_\_\_\_ from South Woodham Ferrers u3a.**

**Signed \_\_\_\_\_ Date \_\_\_\_\_.**



**South Woodham Ferrers**

Event \_\_\_\_\_

Date \_\_\_\_\_

Person/organisation \_\_\_\_\_

**Received the sum of \_\_\_\_\_ from South Woodham Ferrers u3a.**

**Signed \_\_\_\_\_ Date \_\_\_\_\_.**



## Attachment 6

### South Woodham Ferrers u3a

### INSURANCE OVERVIEW

As a fully paid-up member of the u3a, our u3a has the benefit of the nationally provided public and products liability insurance cover. This brief guide provides an overview of some of the key points relating to insurance cover for group activities.

#### Definitions of cover as provided by the u3a.

- **What is meant by public liability insurance?**

In general, public liability insurance is intended to indemnify the insured against compensation, which they become legally liable to pay, following injury or property damage sustained to others as a result of an activity. Legal liability to another person can arise in several ways but by far the most common is negligence. Public liability does not cover pure accidents where no legal liability has been established.

- **What is meant by product liability insurance?**

Product liability protects the policy holder against claims arising from injury or damage sustained by a product supplied by you and for which you are held legally liable.

The policy is set up to protect all u3a members and includes 'member to member' cover so if somebody is injured undertaking a u3a activity and legal liability could be proven against another member, the insurers will deal with it. This means that Group Leaders/Convenors are protected should there be a claim made against them personally for damages following an incident in their group.

- **What to do in the event of an incident**

In the event of an incident you should not admit liability or fault on the part of yourself or other members (particularly in the event of member vs member claims), even where they believe that this is the case. The insurers reserve the right to make this determination and would have the right to refuse cover if liability/fault had been admitted.

- **Who to notify**

In the event of any potential claim situation arising your Groups Co-ordinator and/or a committee member should be notified.

**Key points from u3a National guidance**, this is not a definitive list but is intended to cover some of the FAQs.

- Anyone wishing to participate in u3a activities should be a paid up u3a member. Note, any non-member taking part in an activity as a 'taster' session before deciding to join is covered by insurance as long as attendance is in line with our own policy on 'taster' sessions. Carers who are not members are covered as long as they are only there in the capacity of a carer and not taking part in the activity. See section 'Running your Group'
- A critical component to insurers accepting the Public Liability risk for the u3a is that it is a membership organisation with all members signing up to, and complying with, the terms and conditions of membership. To this extent all individuals who want to participate in the



u3a should be members in order that this principle is upheld and to avoid any potential problems with claims.

- A paid up u3a member is covered if participating in u3a activities in other u3a's or at events organised within their networks, regions and nationally.
- Groups using a hall to meet or run an activity or who meet in a member's home are covered by public liability, subject to the normal test of public liability.  
Note: Injury or damage sustained due to a defect in the property is the legal responsibility of the house owner/occupier and cover is provided under householder insurance. Home contents cover for a u3a member hosting meetings in their home is subject to £25,000 per claim for damage during the meeting.
- Public liability cover extends to accidents whilst out walking or any other type of outdoor or strenuous activity. Any claim would have to show that u3a, its agents or members had in some way been negligent in causing injury to the claimant. It is not a personal accident insurance.
- Risk assessments should be carried out for all activities; these can be used as evidence in the case of any claim being made against u3a. See section 'Attachments' for suggested risk assessments.
- Members are not automatically insured when using their own car for a u3a activity, you should check with your own insurer.  
NOTE. Public liability insurance relating to travelling in other members' car or on a coach or minibus. The question of accidents in motor vehicles is complex. Any accident arising from the driving of a vehicle would fall outside the scope of public liability insurance because motor insurance is an entirely separate matter, and such incidents are covered under a motor insurance policy. This would normally include accidents which occur whilst mounting or dismounting a vehicle. However, on a coach where one member is injured by the actions of another member in circumstances which have nothing to do with the vehicle, it may be covered by the public liability insurance.
- Outside speakers invited to group activities are covered whether paid or not, paid tutors are not covered. Paid speakers and paid tutors are expected to have their own insurance.
- Personal property. The public liability does not automatically cover loss of personal property whilst taking part in a u3a activity. However, if damage is caused by an act of negligence or omission by another u3a member a claim may be possible.