

How the U3A came into being

IN 1981 Peter Laslett, a Cambridge University academic, hosted a conference in Cambridge to discuss bringing the U3A to Britain. In the same year Eric Midwinter, director of the Centre for Policy on Ageing, was interviewed about it on the radio programme *You and Yours*.

That interview brought 400 letters. It was clear that the U3A was an idea whose time had come.

Laslett wrote the objects and principles. Social entrepreneur Michael Young became the first national chairman and Midwinter general secretary. The Nuffield Foundation provided a start-up grant of £10,000.

Since then expansion has been non-stop. Every year there are more U3As and more

members than before.

The first national U3A magazine appeared in September 1983, and 15 U3As turned up to the first national U3A conference, at Keele University.

1996 saw the appointment of the first full-time company secretary and national administrator; the first week-long Summer University; and the formation of a Standing Committee for Education.

During the years of austerity since 2008, both membership and activities have grown steadily and there are now more activities, summer schools and online courses than ever.

The most recent figures are 320,521 members in 915 local U3As.

CAN WE HELP?

A selection of the questions most frequently put to the Third Age Trust national office by U3A members ...

1 What did we sign up to when our U3A became a full member of the Third Age Trust?

As a full member of the Trust, a U3A agrees to:

- Follow the Guiding Principles of the U3A movement
- Operate in accordance with its Trust-approved constitution.
- Abide by the legal requirements of the Charity Commission in England and Wales; the Office of the Scottish Charity Regulator; and the Northern Ireland Charity Commission.
- Pay the stated capitation fee for membership
- Accept the Articles and Memorandum of Association of the Trust and act in accordance with them and any resolution passed at a General Meeting of the Trust.
- Provide National Office with its membership numbers, full details of selected officers and any other information requested.
- Conform to the rules regarding the use of the U3A trademark.
- Encourage and assist in every way possible, the formation of new U3As in neighbouring areas so that U3A membership is available to all who want it.

PRINCIPLES OF THE U3A MOVEMENT

The U3A Movement is non-religious and non-political and has three main principles:

THE THIRD AGE PRINCIPLE

- a) 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.
- b) Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- c) Members should do all they can to ensure that people wanting to join a U3A can do so.

THE SELF-HELP LEARNING PRINCIPLE

- a) Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.

- b) No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- c) There is no distinction between the learners and the teachers; they are all U3A members.

THE MUTUAL AID PRINCIPLE

- a) Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A Movement.
- b) No payments are made to members for services rendered to any U3A.
- c) Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- d) Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement.

CAN WE HELP?

The questions most frequently put to

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GROUPS AND SPEAKERS

2 Can we pay tutors?

It is not within the ethos of U3A movement to do so as there should be no distinction between those who learn and those who teach. U3A is “by the members, for the members”.

3 We are about to set up an investment group. Is this compatible with a U3A’s “charitable” objects/purposes?

A “fantasy” investment group is educational and therefore acceptable, but any trading must take place outside U3A.

4 I am a Blue Badge guide and also a member of U3A. I give talks to U3A members. Can I charge a fee?

No money is to change hands between members of the U3A.

5 We have a very large science and technology group that handles a lot of money for outings etc. They are thinking of having their own bank account. Can they go ahead?

There is no limit to the number of bank accounts a U3A can hold but they must all be under the full control of the Executive Committee.

CHARITY COMMISSION

6 Are we a charity?

All U3As, as members of the Trust, have charitable constitutions with charitable objects/purposes based on the model provided by the Trust. In England and Wales, all U3As are charitable organisations whether registered or not and are subject to charity law. In Scotland, U3As which choose not to register with the Office of the Scottish Charity Regulator (OSCR) still have charitable constitutions but are not allowed to describe themselves as charities or use the term charitable in their constitutions. It is expected that the position in Northern Ireland will be the same as in Scotland.

7 Can we use the Third Age Trust’s charity number?

It is against the law for a U3A to use the Third Age Trust’s charity number.

8 When do we have to register as a charity ourselves?

It is mandatory to do so in England and Wales once your income exceeds £5,000. In Scotland if you wish to refer to your U3A as a charity, you have to register immediately. It is expected that the position in Northern Ireland will be the same as in Scotland.

9 Do we have to be registered to apply for Gift Aid?

You do if you are legally required by your regulatory authority to be so. In addition, if you wish to apply for gift aid you have to obtain recognition as a charity for tax purposes from HMRC by completing a ChA1 application form.

10 Do we have to have our accounts audited?

There is no requirement to have your accounts audited in England, Wales and Scotland unless your income or expenditure exceeds £500,000. However, all U3As should have accounts examined annually, ideally by someone from outside the U3A.

11 Do we have to submit accounts to the Charity Commission?

Unless your income exceeds £25,000 you will not be required to submit accounts. If your income exceeds £25,000 but remains under £250,000, you have to submit accounts prepared on a “receipt and payment” basis (For details, see the Charity Commission website: www.charity-commission.gov.uk). U3As with an income over £25,000 should have an independent examination by a person with the requisite knowledge and practical experience. U3As in Scotland registered with OSCR have to submit accounts immediately and the Northern Ireland Charity Commission is expected to have the same requirement.

FINANCE

Some banks now allow debit and credit cards on charity accounts, but it is important that trustees of a U3A set a clear policy for use which incorporates strict controls

12 It is getting harder to pay for theatre tickets etc. with cheques. Is it safe for me to pay for these with my personal credit card?

It is up to each U3A committee to decide what its policy is with regard to the purchase of theatre tickets and to have safeguards in place, but the practice is not recommended because of the potential risk should a supplier go into administration. In this situation, it is possible that only the proportion of the payment pertaining to the individual would be covered rather than the full debt, because of the use of a personal credit card for a group booking. Some banks are now allowing debit and credit cards on charity accounts, but it is important that trustees of a U3A set a clear policy for use which incorporates strict controls.

13 Some banks are now accepting just one signature on cheques on charity accounts. Is this acceptable?

Your U3A has adopted a model constitution provided by the Trust and it will contain a clause which makes two signatories on a cheque the norm. This follows the recommended best practice for charities and both safeguards the U3A committee and secures members’ money.

14 Can a U3A make donations to other charities?

A one-off donation to a charity at the request of an external speaker, does not contravene any rules on payments to other charities, because it is in lieu of a fee. It is also acceptable to arrange a small fundraising event in support of a local charity, providing it is clearly stated that all monies raised will be going to that charity. The money raised must not, under any circumstances, be passed through a main U3A bank account. Ideally, the money collected should be handed directly to the charity or, if this is impractical, one of the officers on the committee should bank the cash and send a cheque to the charity, requesting a receipt.

the Third Age Trust national office by U3A members ... and the answers

15 **My U3A does not have a policy on contribution to petrol costs when driving members in my car to U3A meetings. Are there national guidelines on this?**

No. As all U3As are operationally independent, it is has to be a committee decision, but The Trust recommends that U3As adopt a policy in order to ensure a consistent and fair approach. It is helpful for committees to have a "policy book" to be used as a reference document. Details of when the decision was taken and the decision itself should be recorded and updated when necessary.

16 **Does the subscription I pay to my U3A, allow me to go to any U3A when, for instance, I am on holiday, or to attend another U3A's interest group?**

There is no automatic right to attend another U3A, because all U3As are operationally independent and decide on a subscription based on their individual expenses. If you are going on holiday, contact the local U3A's membership secretary and ask if you can visit. If you are interested in activities in a local U3A, find out from your committee whether there is a reciprocal arrangement in place, which allows an interchange of members. This is not always the case.

17 **I have joined a second local U3A but have been asked to pay a second subscription. Is there a national policy on payment of subscriptions in such an instance? Surely, I should only pay one capitation.**

The Third Age Trust only requires one capitation fee per U3A member, but it is up to the individual U3A to decide whether to charge the full fee or deduct the capitation fee element.

INSURANCE

18 **Does our Public Liability Insurance cover us when we are involved in any U3A activity?**

Almost all U3A activities are covered, but activities in any craft with an engine are excluded. In addition, if you are contemplating using machine/power tools

or participating in potentially hazardous activities like abseiling, white water rafting, quad biking etc consult National Office in advance.

19 **Are group leaders covered by the Trust's Third Party Liability Insurance should there be an incident in their group?**

Yes providing there is no illegality involved!

20 **Does the Trust provide personal accident insurance?**

No.

21 **I understand that when serving as a member of my U3A committee in any capacity, I am a Trustee. Is there an insurance covering me?**

Yes. Charity Indemnity Insurance provides indemnity for the legal liability of a trustee or the charity for loss which results from a wrongful act when carrying out the duties of a trustee and for investigation costs. Also indemnity for the legal liability of a trustee or the charity for the physical destruction of or damage to documents and for any reasonable cost incurred as a result of restoring or replacing the documents.

22 **My U3A owns quite a lot of equipment. Is there an insurance to cover these goods and do we pay extra for it?**

The Third Age Trust provides each U3A with All Risks Equipment Insurance cover for up to £25,000 worth of equipment, free of charge.

23 **What is the situation regarding the hire of a hall where the contract with the hall hirers appears to make the U3A responsible for all loss and damage?**

This is not correct as any damage or injury proven to be caused by a defect in the property and/or the facilities is the responsibility in law of the building owner. You should bring this to the attention of the person handling the hire and ask for the clause to be removed. If that fails, our insurers say that you can sign the contract because the clause is unenforceable.

HOLIDAYS

24 **I organise holidays for my U3A. Am I covered if anything goes wrong?**

There is no insurance cover for members who arrange holidays. You must book holidays through a bonded travel agent/tour operator.

25 **What is Tour Operators' Liability Insurance then?**

The Trust's Tour Operators' Liability Insurance covers a group leader/co-ordinator who wants to arrange a short study trip for his/her U3A involving overnight accommodation – i.e. it has to be study group specific and educational.

OUTINGS

26 **I organise outings for my U3A. Is it acceptable for me to fill the empty seats on the coach with non-members to defray costs?**

On an occasional basis and with prior committee approval, there is no problem. It is not acceptable, however, for the same non-member to attend U3A events regularly, with the exception of a carer accompanying a member. Should a non-member be allowed to attend U3A activities on a regular basis, the U3A might find itself without liability cover, should that non-member be involved in an incident. This is a flexible policy but it must not be abused. It is advised that a list of all travellers be left with a member of the committee who is not travelling, so that in the case of an accident, someone holds a comprehensive list. All members and guests should carry ID with them (e.g. medical card, which can be bought from National Office).

THIRD AGE MATTERS

27 **My U3A has opted not to take Third Age Matters but I would like to receive it. Is there any way I can do this?**

Yes. Details of the individual subscription rate can be found on the home page of the national website - www.u3a.org.uk.

REFERENCE DOCUMENTS

Available from the U3A National Office (address on page 3)

Advice Sheets

Information for Treasurers

Objects and Principles

Code of Conduct for Trustees

Insurance

Capitation Fees and Multiple U3A Membership

The Essential Trustee CC3a/CC3 - Charity Commission

Guidance for Charity Trustees - OSCR