Glossop University of the 3rd Age
Registered Charity no 1091836

The constitution of Glossop u3a, Section 4. POWERS clause (xii) says:

The Committee is authorised to produce Standing Orders to supplement and/or amplify this constitution as necessary.

Standing Orders

1 The Essence of the u3a

"*Each u3a is essentially a co-operative of men and women no longer in full time paid employment, who meet to share common interests and a desire to learn for its own sake."* (preface to the Third Age Trust diary*).*

As a co-operative it is important that all members participate fully; all members should consider it their duty to help run and ensure the continuity of their u3a.

Interest Groups are the prime element of the u3a, and provide the main thrust to ensure a dynamic organisation. Each member must belong to at least one Interest Group.

The distinction between Interest Groups and Outings

Glossop u3a is structured into Interest Groups and Trips/Outings.

An Interest Group is defined as one that:
- runs an educational, recreational or social programme, in accordance with constitutional objectives,
- maintains a list of members,
- expects regular attendance at meetings by those members, and
- submits annual accounts and reports.

Members can only participate in trips/outings if they are members of one or more Interest Groups.
Trips/Outings are:
- open to all members (provided that they belong to one or more Interest Groups),
- discrete events that do not have fixed membership, and
- non-profit events which submit a nil-balance return when concluded.

2 Membership

- Everyone who joins shares the title *Member.*
- All members share the same rights and responsibilities with respect to Glossop u3a
- Every member pays the base fee that covers
  Affiliation fees to the Third Age Trust
  Hire of the room in Bradbury House (or alternative) for the monthly coffee morning
  Administrative and development costs for Glossop u3a
- Anyone wishing to join Glossop u3a who is already a member of another u3a will be termed an Associate Member. They can participate in all activities and pay a reduced membership fee.
- Each Interest Group runs as a self-financing, non-profit making entity. Costs vary according to the nature of the activity, but appropriate fees are applied either annually or termly for Interest Groups that meet in hired venues.

Honorary Life membership

The Committee may propose to a General Meeting, for their approval, any member considered to have given exemplary service to the u3a to be awarded an Honorary Life membership.

3 Duties and responsibilities of Officers, and other Committee members

Chair:
- The Chair is responsible for running all formal and Committee meetings of Glossop u3a, and signing minutes of previous meetings when approved as being correct by the members of that meeting.
- The Chair shall undertake any other duties that will promote Glossop u3a.
- If the Chair is absent the duties can be undertaken by another Committee member.

Membership Secretary:
- Maintains all membership records using the u3a Beacon Administration system
- Manages the online and in person enrolment of new members and the annual renewal for existing members using Beacon.
- Maintains members' data in accordance with the Data Protection and Privacy Policies.
- Communicates useful or important information to all members via the Beacon email facility as requested by the Committee.
- Ensures that new applicants are fully informed of all the relevant information needed regarding their membership.
- Notifies all members of the date and venue of the AGM.
- Co-ordinates the annual order for the 'Third Age Matters' magazine.
- Provides updates on membership figures to the Committee as required.
- Manages the agreed Trustee Induction programme for all new Committee members.

Committee Secretary:
- Arranges dates and venues for both General and Committee meetings.
- Books rooms, issues agendas and copies of minutes from previous meetings, and ensures minutes are taken.
- Issues notice for AGM, and receives and publishes reports prior to AGM.
- Liaises with members wishing to make representations to the Committee.
- Receives and informs members of any notices from The Third Age Trust, and deals with matters relevant to Business.

Treasurer:
- Responsible for all expenditure, and for the production of the annual account and balance sheet.
- Responsible (with support from the Beacon Administrator) for recording of all financial transactions of income and expenditure using the u3a Beacon Administration system and the regular reconciliation of the Beacon accounts with the Current and Reserve Bank Accounts
- Presents annual accounts to the AGM and the Charity Commission.
- Maintains online banking mandates as agreed by the Committee with access to online accounts for (at a minimum) the Treasurer themself, the Bookkeeping Monitor and one additional Committee member.
- Makes payments from both petty cash and bank account, against proper documentation to support expenditure. Notifies nominated officers on the committee of BACS payments made to enable oversight via the Bank Account and the Beacon Management system.
- Maintains informations showing the build-up of the accounts throughout the year to enable production of final accounts.
- Produce periodic budget forecasts for the information of the Committee
- Maintains the reserves, recalculating annually in accordance with Appendix D
- Maintains an annual record of all Interest Groups' finances via the Annual Return facilitated by the Groups Co-ordinator

Bookkeeping Monitor
- Maintains monthly overview of Beacon transactions and ledgers- more at peak times such as re-enrolment periods
- Maintains monthly overview of Bank Accounts via online app to ensure appropriate oversight of Treasurer's actions
- Maintains oversight of regular anticipated u3a payments made by the Treasurer via BACS
- Gives prior approval for other u3a BACS payments as requested by Treasurer

Assistant Treasurer:
- Responsible for all income. Receives income from various sources and banks all monies received.
- Informs the Bookkeeping Monitor and Treasurer of the sources, purposes and amounts received and of the total banked.

Events Co-ordinator, (and assistants):
- Arranges trips and outings.
- Maintains and publishes the u3a programme of events through the planner.

Groups Co-ordinator:
- Liaises with the Interest Groups and provides them with assistance as necessary.
- Encourages the formation of new Interest Groups and helps publicise new group activities.
- Provides a channel of communication between the Interest Groups and the Committee.
- Ensures that all Interest Group Leaders maintain an attendance sheet, keeps a register of those attending, and identifies those absent for several weeks in order to check upon their well-being.
- Ensures that all Interest Groups produce a financial statement showing total income and expenditure by 31st August, and that this is countersigned by another member of the group as examiner.

The Officers of the Committee, by virtue of the posts held have guaranteed access to any activity or event.

All Committee members.

- With the agreement of the Committee, the Chair, or other officers, may be appointed to represent Glossop u3a at other local, regional or national organisations or committees as the Committee may think of benefit to Glossop u3a.

4 Finance and accounting

The financial year end of Glossop u3a is the 31st August.
For description of accounting procedures – see separate documents attached:

Appendix A Overview of Accounting system
Appendix B Financial arrangements and Accounting records.
Appendix C Internal Financial controls for Glossop U3a.
Appendix D Reserves Policy

5 Trips, Outings and Visits

The Third Age Trust insurance only provides insurance cover for those u3a activities exclusively for paid up members of the u3a, therefore any trips or outings organised by Glossop u3a are strictly for members only.
Members of another u3a can come to a meeting or Interest Group as a guest, but for more regular attendance they must be a member of Glossop u3a.
Glossop u3a must be covered by Personal Liability Insurance at all times.

Committee Approval June 2026

Appendix A

Roles within Financial administration

Membership Secretary

- Receives membership applications and cash and cheque U3A subscriptions in person at coffee mornings
- Receives membership applications via online applications and liaises with Treasurer re BACS subscription payments
- Processes memberships using the Beacon Administration system recording payment method
- Manages Third Age Matters magazine (TAM) subscriptions and submissions
- Passes income to Assistant Treasurer for banking
- Informs Treasurer of new memberships
- Liaises with Treasurer re BACS payments for membership and TAM to ensure alignment between Beacon and Bank account

Assistant Treasurer

- Banks income received from Membership Secretary for memberships and TAM
- Banks funds received from Treasurer:
  surplus petty cash
  Thursday Group subscriptions
  sundries income eg sales of diaries
  money banked on behalf of Interest Groups
- Maintains Income Cash control account
- Informs Treasurer and Bookkeeping Monitor of income paid into bank

Treasurer

- Responsible for overview of Beacon administration system in terms of financial record keeping
- Maintains accurate records of all financial transactions on Beacon and with paper and/or email records of receipts and approvals
- Maintains current and reserve bank accounts and an accurate record of income and expenditure
- Reconciles bank accounts with Beacon administration system on a regular basis
- Manages funds in reserve account in accordance with the Appendices to the Standing Orders
- Records all payments for u3a expenditure made using cheques, petty cash and BACS
- Arranges prompt payments of monies to meet u3a commitments
- Responsible for management and recording of Petty Cash receipts and expenditure and ensuring that Petty Cash funds are kept at a level to meet requirements
- Responsible for maintenance and recording of individual Interest Group funds resting in u3a bank account including both payment into the u3a bank account and payments to Group Leaders on request
- Responsible for ensuring individual Interest Groups maintain financial accounts and submit them at year end
- Maintains Budgets

- Responsible for Annual Accounts
- Liaises with Membership Secretary re Membership income and BACS payments
- Liaises with Membership Secretary re BACS payments towards Third Age Matters magazine
- Reports to Committee and AGM regarding current financial situation

Bookkeeping Monitor and another Committee member

- In order to ensure oversight of transactions and the correct recording of transactions, the Bookkeeping Monitor and at least one other Committee member have access to the online banking records and also access to the Beacon Administration system. This replaces the separation of roles in place prior to the adoption of the Beacon system and Online Banking.
- When making an anticipated BACS payment, for example paying the monthly room hire invoice to Bradbury House, the Treasurer will inform the Bookkeeping Monitor and the second Committee member that the payment is being made, usually by forwarding a copy of the transaction at the time of payment. The Bookkeeping Monitor then has oversight that this payment has been made and the facility to check that it is properly recorded on Beacon.
- When making any other payment requested the Treasurer will request email approval from the Bookkeeping Monitor and the other Committee member before making the BACS payment. A copy of the transaction will then be forwarded usually at the time of payment.
- The Treasurer will inform the Bookkeeping Monitor when a Reconciliation between the Bank Account and Beacon accounts is about to take place, normally on a monthly basis at month end so that the Bookkeeping Monitor can ensure that all records are transparent.
- **This arrangement will be reviewed annually to ensure that it is still fit for purpose**

Beacon Administrator

Can make corrections to transactions that have been wrongly recorded
oversees use of the financial system and transactions being entered.

Training and Support

Training and support for Interest Groups Leaders, on general matters and on the use of the Beacon Administration should be undertaken in the first instance by the Groups Co-ordinator, or alternatively by another member of the Committee with the agreement of the Committee.

Appendix B

Financial Arrangements

Beacon Administration

Glossop u3a financial accounting and membership uses the u3a Beacon Administration system.

The u3a Beacon admin system is a secure, online, and integrated management tool designed by and for the u3a movement to manage membership, interest groups, finances, and communication.

Key features of the Beacon system include:

- **Membership Management:** Maintains records, allows online renewals, and tracks membership status.
- **Group Coordination:** Enables Interest Group leaders to manage attendees, schedules, and activities.
- **Financial Recording:** Provides a simple, secure ledger for the Treasurer to manage accounts.
- **Secure Communication**: Facilitates emailing members directly through the system.
- **Data Security**: Ensures data protection with specific access levels for users.

Income and Expenditure

Glossop u3a Income comes from:

- Subscriptions - cash, cheque and BACS payments (membership renewals at beginning of September and new membership subscriptions throughout the year)
- Occasional donations or bequests
- Outings and trips - cash cheque or BACS. Paid to the organiser.
- Income from the Reserve Account
- Reimbursement from Welfare Group for locker in Bradbury House

Expenditure:

- Room Hire – paid by BACS or cheque
- Locker fees - paid by BACS or cheque
- Speaker's fees – BACS, cash or cheque (receipt required)
- Trips – paid by cheque or BACS, except coach driver's tip paid in cash.
- Expenses - (tel/post/print etc) cash BACS or cheque.
- Equipment maintenance or renewal

Accounting records

The Treasurer, supported by the IT manager, maintains overall control of finances via the Beacon financial administration system.

Beacon

- maintains financial ledgers by expenditure category, by account (membership, Current, Reserve, Petty cash, and by Interest Group
- maintains records of income from membership fees as processed by the membership secretary
- records every individual financial transaction with an identification number, as input by the Treasurer and monitored by the Bookkeeping Monitor
- provides a reconciliation process for reconciling with the u3a Bank accounts
- produces a financial statement as required

Other supporting records:

Kept by the Assistant Treasurer

- Income Cash control Account. This is a simple account of the *monies received* and the *cash banked* or *occasionally paid* to the Treasurer as petty cash, for which the Treasurer gives a receipt.

Kept by Treasurer

Current Account
- Bank Control spreadsheet recording all payments into and out of the Current account
- Bank transactions are available online in real time via the Online banking App
- Bank Statements received monthly
- Paper records of Invoices paid by cheque or BACS
- Paper records of payment requests and receipts for any payment into or out of the Current Account
- Monies held for Interest Groups spreadsheet recording payments made to and from Interest Group Leaders where monies are held in the u3a Current account

Reserve Account
- Bank Control spreadsheet recording all payments into and out of the Reserve Account
- Bank Statements received three-monthly
- Paper records supporting any transactions

Petty Cash
- Petty Cash Control spreadsheet. Records petty cash received, allocation of expenditure, cash in hand, kept in the Cash Box

Total financial assets spreadsheet, showing monthly balances

Appendix C

Internal Financial controls for Glossop U3a

Segregation of duties

- The Assistant Treasurer is responsible for Income, and the Treasurer is responsible for expenditure.
- Oversight of the online bank account and the financial transactions on the Beacon Administration system will be undertaken at least monthly by the Bookkeeping Monitor and another Committee Member.

Financial controls for Trips and Outings

- The organiser will set the individual price to cover the anticipated expenses of the outing. The intention is not set the price to make a profit, but the overall aim is not to make a loss.
- The organiser will receive the monies from the individual members and issue written receipts. All such monies received must be forwarded to the Assistant Treasurer.
- The Treasurer will provide specific cheques or cash or arrange a BACS payment to the organiser for expenditure incurred on written request.
- The organiser must provide a statement showing the make-up and totals of income received and expenditure made, and a final balance (profit or loss), together with supporting invoices. The statement must be forwarded to the Treasurer and copied to the Bookkeeping Monitor as soon as possible after the outing.
- Any discrepancy between the organiser's statement and the balance of moneys held by the Treasurer, if unresolved after investigation, must be reported to the Trustees, at their next meeting.

Receipt of monies by the Assistant Treasurer

- The Assistant Treasurer is responsible for all income and will receive all monies collected from every source. Monies will be counted and recorded against appropriate Interest Groups, outings and other sources and records will be kept for six years.
- All cash and cheques must be banked as soon as possible. The Assistant Treasurer may deputise another member of the Committee to carry out this task if necessary.
- The Bookkeeping Monitor and Treasurer must be informed of all banking.
- Petty Cash issued to the Treasurer to replenish the Petty Cash float must be acknowledged by a receipt signed by the Assistant Treasurer and the Treasurer.

Receipt of monies by the Membership Secretary

- The Membership Secretary receives subscriptions from new members and from existing members at annual renewal issuing receipts and recording sums received by cash or cheque. Membership records are maintained on the u3a Beacon Administration system.
- The Membership Secretary also receives membership subscriptions via email accompanied by BACS payments. The Membership Secretary liaises with the Treasurer to ascertain the BACS payments correspond to membership transactions.
- Monies are handed to the Assistant Treasurer for banking. The Membership Secretary also receives annual subscriptions to the 'Third Age Matters' magazine, via cash, cheque or BACS payments, issues receipts and passes monies to the Assistant Treasurer for banking.

The Membership Secretary liaises with the Treasurer to ascertain that BACS payments correspond to the Third Age Matters database.

Petty Cash

- Petty Cash should be kept to the minimum necessary to meet the needs of the immediate future.
- Petty Cash is issued by the Treasurer on written request and a receipt provided.
- Small amounts of income are paid into Petty Cash to replenish it. If necessary the Assistant Treasurer may agree to the replenishment of petty cash from income.

Budgetary control

- The Treasurer will provide the Committee with a budget forecast of income and expenditure at least 4 times during the u3a year.

Reserves

- The Treasurer will maintain and manage the reserves in accordance with Appendix D

Committee Approval June 2026
Last update: June 2026

APPENDIX D

Policy for Glossop U3a's Reserves

This sets out the Reserve Policy for Glossop U3A

Reserves are maintained to ensure the financial continuity of Glossop u3a

- in the event of a sudden drop in income
- to cope with unexpected and unplanned increases in expenditure
- to replace assets
- to cover future equipment demands
- to cover loss/inflation of trips or activities
- to deal with emergencies

Reserves provide a contingency for expenditure over and above day to day commitments and planned outings.

To enable Glossop u3a to continue to function the Reserves target should cover the above and up to 6 months running costs of 10% of the annual income (whichever is the larger)

The target reserves figure will be recalculated annually as costs and income change.

If there is any excess income in the reserves Glossop u3a Committee have a duty to to use it exclusively for the furtherance of the charitable objectives and purposes of Glossop u3a.

The excess income will in no circumstances be repaid to individual members.

The Treasurer will keep and update a Reserves Spreadsheet to cover the main areas raised in this policy and report annually to the Committee on it.

January 10th 2019.