



Chester U3A

Minutes of the Committee Meeting held on Wednesday 14th March 2018 at St Columba's Hall Chester at 10.00am.

Present:

Jenny Carley	Chair	Angela Tindall	Committee Secretary
Laurence Cole	Business Sec.	Ken Bramham	News Liaison
Graham Proctor	Committee member	Kay Lunt	Groups Secretary
Mal Waite	Vice Chair	Patricia Gifford	Committee member
Gary Nye	Treasurer	Liz Flanagan	Social
Judy Anderton	Membership Secretary		

1. Apologies for absence: None.

2. Minutes of last meeting.

- (i). Agreed as correct and signed off by the Chair.

3. Matters arising not covered elsewhere.

- (i). None.

4. Chair's Items.

- (i). P & P Privacy Policy. This item was deferred awaiting new information.
- (ii). P & P Data Protection Policy. See Membership Secretary's items.
- (iii). The committee approved the Communication Policy with an amendment stating that the option to have the Newsletter sent by post was available on provision by the member of S.A.E.'s to the Business Secretary. A statement to this effect to be included on the application and renewal form.
- (iv). The Disability Officer has completed the Disability Policy. The policy was approved subject to agreed amendments. The amended policy to be circulated at next committee meeting.
- (v). Constitution change. TAT and the Charity commission are in the process of re-writing the model constitutions to be used by U3As. As this is unlikely to be completed for a year it was decided that no further changes would be made to Chester U3A constitution until the models are ready for discussion, apart for the agreed change to be put forward at the SGM.
- (iv). Handling Money Policy. This was deferred as new information is to be made available.
- (v). Standing Orders. The discussion of these was deferred until the next meeting.

5. Business Secretary's items.

- (i). Tuesday attendance. The attendance at the last Tuesday meeting was 186, well within safe limits. It was discussed and decided that if numbers do reach the 250 limit then a 'first come, first served' basis would be implemented. This would require

additional stewardship at the door, backed up a member of the committee. If the limit was reached it would need to be urgently discussed by the committee.

- (ii). Claims from groups for theft, etc. As the money stolen from the Geology group has not yet been able to be reclaimed, as the required form has not been received back by the Business Secretary from the claimant, LC proposed that in future, all monies claimed would not be repaid until all the necessary forms had been completed and the monies received from the Insurance Company. This was unanimously agreed.
- (iii). JC will ask TAT to ensure that all their e-mailings are sent out to the Business Secretary.

6. Treasurer's Items.

- (i). BEACON. Data Migration was completed in January and Beacon and our current system are currently working in parallel. The data sent to Beacon was found to be excellent. The only problem was the exact format of some addresses but this was easily rectified. The committee discussed how we could move forward and use Beacon effectively. Members now need to be able to access and change their personal data and access group information. Renewal of membership has not yet been enabled. It was decided, that before the next steps, GN would demonstrate to the committee the system. Any issues arising will be discussed at the next meeting. JA pointed out that the system will have implications for data protection. GN stated that part of the data protection would be limiting full access to preferably only 2 or 3 people. These will be decided at the next meeting.
- (ii). MEMBERSHIP CATEGORIES AND FEES.

The following report was written by GN and JA.

Chester U3A membership classes

1. Introduction

- 1.1 Following a request from the Chair, and the introduction of the 'Beacon' membership system, a review of the membership types and fee levels was undertaken.

2. Background

- 2.1 Prior to July 2016, Chester U3A operated a single class of membership with a subscription in the first year of joining set at £14 and with annual renewals at £10. The price differential of £4 was considered a joining fee.
- 2.2 Concerns were raised that the numbers attending the monthly Tuesday meeting could breach the 250 capacity limit of St Columba's hall. Following an EGM in July 2016 approval was given to change the membership structure and fee levels in order to reduce that risk.
- 2.3 An 'Associate' membership was introduced which gave the same benefits as a 'Full' member with the exception of not being able to attend the Tuesday meeting. The first year subscription for Associate membership was set at £12 with annual renewals of £8, maintaining the joining price differential. It was agreed that all new members applying

from July 2016 could only join as Associate members. Full membership rates were retained at £10.

2.4 All members, including those who joined as Associate members, are able at renewal time to change their membership status and can renew as either Full or Associate members.

Proposal No 1 – Single membership Type

3.1 Numbers attending the Tuesday meetings continue to be below the 250 capacity and it is proposed therefore that we return to a single membership type, that of full member, with a first year membership of £14 and a renewal of £10, keeping the joining price differential.

3.2 In order to match the requirements of Beacon terminology it is proposed that the membership term is changed from '**Full**' to '**Individual**'. This would not impact on members and ensure there is no confusion between the Beacon and Chester U3A terminology.

3.3 There is a small risk that allowing all members to potentially attend the Tuesday meetings may create a capacity problem. In these circumstances we would have to bring in a first come basis and turn away any arrivals taking us over the capacity figure.

3.4 It is possible that existing Associate members may object to having to pay an additional £2 to renew their membership, particularly if they do not attend Tuesday meetings. The notification of change will have to be carefully managed and communicated.

3.5 However, allowing new members to attend the Tuesday meeting would improve the welcome Chester U3A provides, and stop the need to refuse admittance to those Associate members who do turn up.

3.6 At present, there are 243 Associate members and 862 Full members. Assuming all Associate members re-join, removing the £2 membership differential will increase the income by £486 per annum.

4. Proposal No 2 – Removal of the £4 Price Differential

4.1 Consideration was given to removing the £4 price differential or 'joining fee'. Doing this would have the benefit of reducing the number and complexity of membership classes required within Beacon.

4.2 However the price differential is a useful tool in encouraging members to renew promptly. Removing the joining fee gives no incentive for members to renew membership at renewal time and they may delay renewing until the need to produce their membership card.

4.3 There were 197 new members joining in 2016-17. Removing the £4 joining fee would have reduced the income by £788.

4.4 This proposal is not recommended.

5. Proposal No 3 – Introduction of Joint Membership

5.1 Many U3As have introduced an additional class of membership, that of **Joint** membership. This is aimed at partners living at the same address and could enable Chester U3A to

increase its Gift Aid income. This is because HMRC allows that if one partner has registered as eligible for Gift Aid, then we can claim gift aid on both donations. This can only be done when the membership class is specifically defined as a **Joint** membership and the annual fee for both parties is paid by the eligible member. Payment on behalf of someone else is considered by HMRC to be a gift to the person rather than the charity and is not eligible.

5.2 We would have to decide on what Joint Membership would cover e.g. married couples, civil partners etc. The choice of opting for **Joint** membership would be entirely at the option of the two members, who would have to advise us accordingly.

5.3 HMRC consider that Joint or 'Family' memberships must offer all the rights of Individual members. What is unclear at present is whether this class of membership must be offered at a discount to be eligible for Gift Aid. Clarification is being sought from HMRC on this matter.

5.4 Guidance is also being sought from HMRC on what degree of management is required by Chester U3A to ensure that the Joint membership fee is paid by the eligible member, particularly with regard to payments made from a joint bank account or by cash.

5.5 Opinion differs between the authors of this document as to whether and when this proposal should be introduced and we feel this should be decided by the Committee. Two options are proposed for consideration.

5.6 Introduce for the 2018-9 membership year

i) This would have an immediate potential financial benefit for Chester U3A. We have 99 members who are linked with a shared address who are not registered for Gift Aid although their partner is. If all these members choose to renew as **Joint** members and the Gift Aid registered member makes the payment, the Gift Aid income would increase by nearly £250.

ii) If Proposal 1 is approved, it may be easier to communicate and make the changes to the both elements of the membership classes at the same time.

5.7 Defer implementation of the Joint membership until 2019-20

i) The organisation is undergoing a considerable amount of change with the introduction of Beacon, the new Data Protection regulations and Gift Aid requirements. It may be more prudent to defer any introduction of **Joint** Membership until the following year when the issue can be reconsidered.

6. Recommendations

6.1 Change the Membership name from **Full** to **Individual** to match Beacon terminology.

6.2 Remove the **Associate** Member category.

6.3 Change the fee structure to £14 for first year membership and £10 for renewing members, maintaining the price differential.

6.4 Committee Decision required on **Joint** membership:

i) Introduce a new **Joint** membership category in September 2018.

ii) Defer a decision on introducing **Joint** membership until next year when all new statutory requirements have had a chance to bed in.

(iii) The committee discussed the report and decided.

A. To change the membership name from Full to Individual. (6.1).

B. To remove the Associate member category. (6.2).

C. To Change the fee structure to £14 for first year membership and £10 for renewing members, maintaining the price differential. (6.3).

D. To defer a decision on Joint membership until further information is available. (6.4 - ii).

(iv). GN has set up a Chester U3A Paypal account as this would be required if membership renewals were to be made through Beacon. This was discussed and it was agreed that it would be kept dormant at the moment. It was decided that if it was used, it would only be for receiving monies from renewals, and was never to be used to make payments.

(v). Gift Aid income would be added to the accounts when received.

(vi). When the Social Account is up and running GN will send a copy of the monthly report to LF as Lloyds Bank will only send out reports to one registered address. (v). We have been asked by the Computer Users' Group to assist with improving the Wifi at Waverton Hall by purchasing a Wifi extender, which operates by plugging into the electricity circuit. The precise requirements are currently being scoped, but it is anticipated that a potential solution may cost in the region of £70.00. This would be a portable solution which could be used by other groups in another location if required. This is considered a justifiable expenditure from central Chester U3A funds and approval is sought from the Committee. The committee discussed this request and agreed that it was a justifiable expense. An expenditure of up to £100 was authorised.

7. Membership Secretary's Items.

(i). GIFT AID

JA has written the following report on Gift Aid.

GIFTAID - COMPLIANCE WITH HMRC REQUIREMENTS

INTRODUCTION

1. While reviewing HMRC guidance for the Membership paper, to be presented at this meeting, it became clear that our existing Gift Aid declaration form does not comply with HMRC requirements.

FINDINGS

2. HMRC state (Section 3.6 Charities Detailed Guidance notes - Gift Aid) that for a Gift Aid form to be valid the charity must give and be able to demonstrate that it has given an adequate explanation of the personal tax implications associated with making a Gift Aid donation, including the responsibility to pay any difference.
3. HMRC state that this explanation can be made on the Gift Aid form but can also be made separately. They go on to say that a statement that 'I am a taxpayer' is not sufficient to meet the charity's requirement to advise a donor of the tax implications. A full explanation is essential to protect both the individual and the charity.

4. If the individual hasn't paid enough tax to cover all tax deducted from Gift Aid donations then HMRC may ask the individual to pay the difference in tax and individuals must be made aware of this.
5. If the explanation is insufficient the Gift Aid declaration won't be valid and the charity may need to repay tax to HMRC.
6. HMRC suggest the following model wording:
I am a UK taxpayer and understand that if I pay less income tax and/or capital gains tax than the amount of gift aid claimed on all my donations in that tax year it is my responsibility to pay any difference.
7. It's not known how long this requirement has been in place so I'm unable to determine the level of financial risk that could occur if we were audited by HMRC and they decided to claw back the gift aid we have claimed.

CONCLUSIONS AND RECOMMENDATIONS

8. I would suggest as a matter of urgency that we rewrite our existing Gift Aid declaration to incorporate the recommended HMRC model. This will ensure any future forms are compliant

After discussion the committee decided to implement the recommendation. JA will amend the Gift Aid form and send to webmaster. A reminder about eligibility for claiming Gift Aid will be put in the news sheet.

(ii). DATA PROTECTION

JA has written the following report on Data Protection.

GENERAL DATA PROTECTION REGULATIONS (GDPR)

Introduction and Background

1. I attended a national U3A workshop on 'Keeping it Legal' which covered the requirements of the new General Data Protection Regulations (GDPR).
2. This is a new EU regulation which replaces existing Data Protection laws. It comes into effect on 25th May 2018.

Main Changes

3. The main focus is now on consent. We are no longer able to rely on default consent or use of a pre ticked box. There now has to be a positive opt in. We also have to have consent requests for separate things i.e. membership; photos; special types of personal data such as race, religion, health.
4. We have to be able to demonstrate or evidence compliance with GDPR, keeping evidence of
 - who you told,
 - when you told them,
 - how you told them and what you told them

5. It was made clear that we have a duty of care to:
 - limit the number of people accessing the data,
 - limit the length of time we hold the data □ limit the information that's collected.
6. We have to make it easy for members to withdraw their consent and tell them how they can do so.
7. We have to specify to Members why we want the information and what we will do with it. Best practice is to have more than a policy, members should be told explicitly what we will do with the information.

Impact on Chester U3A

8. The existing membership form needs to be changed to comply with the new GDPR requirements. We will then have to get this form completed and signed by all existing members. The impact on ChesterU3A is greater than on most other U3A's as we do not have an annual membership renewal form.
9. We need to nominate a data protection lead.
10. Theoretically we need to do this in time for the implementation date of 25th May. Advice given at the workshop was that we could put it off until our membership renewal date in August but we must have completed our Impact Assessment by May.
11. GDPR requires that we review how we ask for and record consent and that we conduct an Impact Assessment which includes an information audit to map dataflows, and document what it is, where it came from, who its shared with and what we do with it.
12. We need to set up processes that ensure data remains accurate and up to date; recognise and respond to members requests to access the data; and put in place processes that allow the disposal of personal data that is no longer required or where we are asked to erase it.

Recommendations

13. I would suggest that we bring in an annual membership form. This requirement seems to be assumed by the Trust and will allow us to review it annually for any legislative or taxation changes. Most U3A's I spoke to at Leeds already had an annual membership form. Linking the form with Gift Aid has the added benefit of making sure we meet HMRC requirement and may result in more members signing up for Gift Aid.

The committee discussed the report and decided that:

We would introduce an annual membership form which incorporated data protection and gift aid. JA would produce a draft form based on the format circulated at the meeting.

A letter of intent will be sent to the Trust following an audit of policies and procedures to be reviewed. This will remove the necessity for full implementation of GDPR before may 28th

ACTION JC/JA.

An advert in the News Sheet for a Data Protection lead would appear in the April edition. The Data Protection lead will need to be co-opted onto the committee to comply with GDPR

8. Monthly Meeting Items

(i). None.

9. Group Items.

(i). KL has written the following report.

Groups Report March 2018

Current Situation

At present there are 91 groups. Psychology A has folded but there are 3 new groups, Chess, Whist and Maths for Fun 2. There are also 2 groups with enough interest to get started – Italian for Beginners and a new Psychology group. There are 13 members interested in Italian so it may split into 2. Current Coordinator of Italian has offered to share expertise at the set up meeting. Dave Gipson has helped set up 4 groups and is keen to continue-which is good.

Group Fairs

A letter was sent to all Coordinators about this but only 8 replies have been received from a possible 84. Possible ways forward:- go back to one day and when it is full that is it, try and get a small group of Coordinators to consider the possibilities, or abandon the Group Fair in current format and make this a discussion item at the next Coordinators' Lunch.

Coordinators' Lunch

Hall and caterer booked for Saturday 20th October. Dave and I am looking at ways of encouraging more participation from Coordinators in the event.

Groups Brochure

As we are now joining members throughout the year we need to consider how this can be produced in such a way to accommodate the inevitable changes which occur in a 12 month period. The web site is not a problem as John Hammond is very efficient. It is the printed copy which dates so much. Any suggestions?

Suggestions for Study Days

- How to get the best from your iPad- beginners and advanced
- There is a short half day Memory Course which has been successful elsewhere
- A session on the new Beacon software for the Committee NB. These are ideas for others to take forward if possible

The committee discussed the report and decided that:

The Groups Brochure would continue to be published in hard copy. The possibility of producing small batches which would be kept up to date would be looked at. The booklet would have an entry on the cover page stating that the information is not always current. Further current information may be found on Chester U3A

Groups Fair. These were not well attended and it was decided to discuss this at the next Co-ordinators lunch meeting.

Study Days. JC has a group of people who have volunteered to help and she will discuss with them if they are willing to organise Study Days. It was agreed that GN would organise a demonstration of Beacon for the committee. He will communicate to committee members time and place when he has organised this.

- (ii). KL asked the committee permission to hire meeting rooms in order to organise the set up of large groups that would not fit into her house. The committee agreed that this was granted.

10. Communication Items.

- (i). No issues.

11. Social Items.

- (i). LF reported that the new member of the social committee was enthusiastic and settling into his role.

12. A.O.B.

- (i). 25th Anniversary. The sub-committee has met and has sent out a list of possible events to members. The most popular response was for the Afternoon Tea. This has been booked for 4th September at the Hilton hotel. The limit of numbers for this event is 220. If more members than this wish to attend it was agreed that we would organise a second event.

The cost of the event is either £15 for the standard meal or £18.50 for the enhanced meal. The room would be available from 12 noon until 5pm. After discussion it was decided that the enhanced meal would be chosen, and that the cost to members would be subsidised by £8.50 bringing the price charged to members to £10. The sub-committee will meet again to discuss what will happen at the event.

- (ii). TAT EGM. JC is attending this on behalf of Chester U3A and it was decided that JC could cast our votes as she saw fit.

13. Date of next meeting.

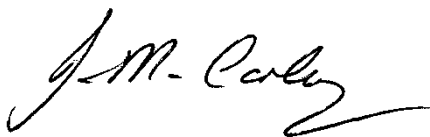
- (i). The date of the next committee meeting was agreed to be 18th April. JC asked that as many attend as possible.

Meeting closed at 12.00pm.

Summary of decisions.

1. Communication Policy approved
2. Disability Policy approved
3. No changes apart from already agreed to be made to constitution until new models received.
4. Claims for theft etc to be paid out only when insurance money received.

5. GN to demonstrate Beacon to committee.
6. To change the membership name from Full to Individual.
7. To remove the Associate member category.
8. To Change the fee structure to £14 for first year membership and £10 for renewing members,
9. To defer a decision on Joint membership until further information is available.
10. Paypal account to be kept dormant until payment through Beacon introduced. Paypal account is never to be used to make payments.
11. Social Account report to be sent monthly by GN to LF.
12. Purchase a Wifi extender for CUG at Waverton Hall. Expenditure up to £100.00
13. To re-write our existing Gift Aid declaration to incorporate the recommended HMRC model. Reminder of policy to be placed in next Newsletter and e-mail.
14. Introduce an annual membership form which incorporated data protection and gift aid.
15. An impact assessment of our data protection policy would be completed by 25th May.
16. A Data Protection Lead would be appointed
17. The Groups Brochure would continue to be published in hard copy.
18. Groups Fairs to be discussed at Co-ordinators meeting.
19. Hiring of rooms for initial setting up of Groups approved.
20. 25th Anniversary meal to be subsidised down to £10.
21. JC to decide vote at EGM.



J M Carley
Chair Chester U3A