



U3A NETWORK NSW REFERENCE HANDBOOK

March 2025

	Page
Introduction	4
Section 1 - About the U3A movement	5
Section 2 – About U3A Network NSW	8
• Aims and Objectives of the Network	8
• Principles of the Network	8
• Membership of the Network	9
• The Services of the Network	10
• The Committee of Management	11
• Regional Representatives	11
• The Regions of the Network	12
Section 3 - Information about the Services of the Network	14
• Copyright	14
• Educational Support	17
• Insurance	18
• U3A News	19
• Starting a new U3A	20
• Website and website hosting	20
Section 4 – Network Policies	22
• Age Discrimination	22
• Annual Open Day	22
• Annual General Meeting	22
• Conferences	23
○ Policy for Conferences hosted by a U3A group	
○ Guidelines for organisation of a Conference and the AGM	
• Financial policies	26
○ Financial priorities	
○ Grant funds (to the Network)	
○ Committee members' expenses	
○ Executive and Regional Representatives expenses	
○ Grants by the Network to member U3As	
○ Sponsorship and Grants	
• Trademark – use of logo	28
• Relationships with other organisations	28
Section 5 - General information	29
• About your Constitution	
○ The importance of incorporation	
○ What to include in your Constitution	
• Members Health and Safety	30
○ Name badges and ICE	
○ Incident Reports	
○ Balance 'n' Bones Exercise Program	

- *Life..... Live it, Save it* Program
- Fire Prevention on the home
- Heart Foundation Walking Groups
- Member Information and Privacy Protection 32
- Risk Management. 32
- Taxation and Government Regulation 35
 - What is a Not-for- Profit organisation
 - Taxation liability and exemption
 - Australian Charities and Not-for-Profit Commission (ACNC)
 - What is a 'charity' and a 'charitable purpose'?

Appendix 1 U3A Australia Ltd 37



Introduction

The purpose of this Handbook is to provide existing and new member U3As, and the Committees of Management of U3A Network NSW and those Member U3As, with a comprehensive overview of the nature of the U3A movement, the role of the U3A Network NSW and the services available to its members.

Previously this information was available from a diversity of sources - the Network website, Network NSW Committee minutes, correspondence between the Network and its constituent members and various editions of U3A News, the Network newsletter.

The Handbook was first compiled by Ainslie Lamb (past Network Secretary and past President and revised by Denis Simond, President in 2022/3). My sincere thanks to members of the 2022/23 Network Committee of Management, the Webmaster Phil Warren, and Past President's Ron Browne and Ainslie Lamb for comments and suggestions to ensure accuracy and appropriate coverage.

The Handbook is a companion to other publications of the Network, including the Start-Up Kit and the Public Relations Handbook, which is currently unavailable pending editing. From time to time, there will be changes and additions to be made to the content of this Handbook.

An electronic copy will be available on the Network's website and new members of Committees should be made aware of its location. While the Network NSW Constitution is not included in this Handbook, it may be downloaded from the Network website.

David Davis
President 2024/2025

1. About the U3A Movement

What are “Universities of the Third Age”?

U3As are voluntary, non-profit associations, which aim to offer retired or semi-retired older persons low-cost learning opportunities, which operate in a pleasant, supportive social setting of learning for sheer enjoyment. There are no formal entry requirements, no examinations and no "awards". U3As are basically self-help groups built on the premise that collectively older persons have the skills and knowledge to provide learning opportunities (education) for themselves. After all, "experts" of all kinds in all fields eventually retire! The word "university" in the title is used in its earliest sense – a ‘community of scholars’ who get together to help each other in a learning/social experience. Most of the groups in Australia are community based, but there are several, mainly in the capital cities, which have an affiliation with a local University. The principles of self-help and mutual support are the cornerstone of the U3A movement.

How and when did the U3A movement begin?

U3A (University of the Third Age) is a world-wide movement. It originated from legislation passed in France in 1968 that required universities to provide more community education. In compliance, a highly-rated gerontology course was provided by Toulouse University in 1971 for local retired people, a course which was extremely successful. This led to the formation of what was to be the first U3A, in 1973. This organisation was open to anyone over retirement age; no qualifications or examinations were required, and fees were kept to a minimum.

The idea spread rapidly throughout France and then to Belgium, Switzerland, Poland, Italy, Spain and across the Atlantic to Quebec and California. This is generally referred to as “the French model”.

When U3A surfaced in Great Britain (in Cambridge), however, the "model" was to undergo a significant change. Whereas in the French model there were strong ties to the universities, which decided upon, structured and presented most of the courses, in the British model these university ties were to disappear. In the new system there was to be no distinction between the teacher and the taught – members would, as far as possible, be teachers as well as learners. This new self-help approach is based on the knowledge that "experts" of every kind in every field retire, so there should be no need to depend on paid tutors of either the second or third ages!

Dr. Peter Laslett, a historian and sociologist at Cambridge University, was responsible for developing the concept of Third Age Learning, while adopting the same conceptual name – U3A - to a community based model which has become known as the "Cambridge" or “British” Model" of U3A and which is common to U3As in Australia. Laslett formulated a Statement - *The University of the Third Age in Cambridge: Objects, Principles and Institutional Form* which

outlined his vision for U3A as a learning society, as a reciprocal self-help organisation and as a research facility. The essence of Laslett's approach is adopted in the Objectives and General Principles of the U3A Network NSW (see further under 'About the U3A Network NSW' in this Handbook).

Although he did not coin the term "Third Age", Laslett was primarily responsible for defining the four "ages" of the modern life course, in his book *A Fresh Map of Life: The Emergence of the Third Age* (1989). He described "The Third Age" as "*the age of personal achievement and fulfilment*", effectively after retirement from work and child-raising, a time for reflection and continued learning for its own sake. Retirement offered an opportunity to catch up with a lot of activities there had not been time for in the first two stages of life, to learn new skills and to develop new intellectual interests.

World-wide U3A

U3A is a world-wide movement with groups in many countries, and in all continents (except Antarctica). There are different names and different models for U3A in different countries. There is an international association, the International Association of Universities of the Third Age (IAUIA), which is administered from France, and which holds an International Conference every three years. U3A International UK, a subsidiary of the Third Age Trust (UK) at www.worldu3a.org operates a useful website to link U3As or similar groups worldwide.

U3A in Australia

This British model of U3A was first introduced into Australia in Melbourne in 1984. The first U3A in NSW was established shortly afterwards in the Shoalhaven area. The U3A movement has since spread rapidly throughout Australia. By 2023, there were some 250 U3A groups nation-wide with a national membership of approximately 100,000 and continuing to grow. In all States except Tasmania and The Northern Territory, U3As have formed networks to enable collaboration and to provide mutual benefits and services.

In 1998, the first 'virtual' or online U3A commenced, U3A Online. U3As increasingly utilise online technology in various ways, including Webinars and Zoom presentations.

In 2010, the U3A Alliance Australia (also known as U3AAA) was formed, comprised of the State Networks of New South Wales, Victoria, Queensland, South Australia and Western Australia, plus U3A ACT (Canberra) and U3A Online. This Alliance was an advocacy body, which issued a quarterly bulletin recording developments in each member Network. Member representatives met at State conferences at least annually, and also online when relevant mutually important issues arise for discussion. In 2023, "U3A Australia Ltd" replaced U3AAA to give U3As a formal means of communicating at a Federal Government level.

How do U3As operate?

Each U3A is an autonomous association, whose members are, in the main, retired or semi-retired. The Network does not specify any minimum age for membership of its Member U3As. (see further under 'Age Discrimination').

Each U3A is run by a Management Committee democratically elected from among its members. Administration and office functions are performed by its members on a voluntary basis.

Course leaders/tutors are as far as possible drawn from the membership, although community (non-U3A) volunteers may sometimes be willing to conduct short courses or a one-off presentation. In the spirit of *sharing*, there is no distinction between teacher and taught; the leader of one course may well be a student in another. Course leaders (member or non-member) do not receive payment for their services, but are on occasion reimbursed for out of pocket expenses such as travel, photocopying etc.

What do U3As offer?

Most U3As offer a program of weekly classes conducted in daylight hours and arranged on a term or semester basis. (It has been found that as many members have grand-parenting responsibilities, it is sometimes wise to avoid scheduling activities during school holidays!) A wide range of subjects are offered, depending on the interests of members and the availability of suitable group leaders and tutors. Many U3As also organize educational excursions for their members. As the scope of a program is limited only by the resources, leaders and tutors available, there is no set curriculum and each U3A develops its own. U3As also offer a convivial social environment to complement the learning environment.

2. About U3A Network NSW

The U3A Network NSW Inc is an incorporated association (**Registration No Y1904621 & ABN 65 762 790 750**), the Members of which are autonomous U3A associations, which accept the Principles of the U3A movement in Australia. **The Constitution** of the Network can be located on the Network website under 'Governance'.

Aims and Objectives of the Network

- To provide information, advice and relevant services to member U3As, and to encourage their involvement in the wider community, while recognizing their autonomy;
- To encourage co-operation and networking between member U3As, and as far as practicable, with other U3A organizations in Australia and internationally;
- To support the formation of U3As within the State of New South Wales and the Australian Capital Territory;
- To promote the U3A movement by publicising it through various media;
- To represent member U3As at State and National levels;
- To establish and maintain links with educational and Seniors' organisations;
- To co-operate with and seek support from relevant sources for applied research into adult learning and related aspects of ageing;
- To do all such things as may be conducive to the attainment of these objectives.

Principles of the Network's Members. [Based on the philosophy of the UK co-founder of the U3A movement, Dr. Peter Laslett.]

- To provide affordable learning opportunities for older people, using the skills and abilities of the members themselves.
- Those who learn shall teach and those who teach shall learn, and there shall be no distinction between the two.
- There shall be no qualifications for membership, and no awards, degrees or diplomas shall be given.
- The emphasis shall be on learning for the love of it, and shall include an emphasis on the values of improving skills of all kinds.
- Learning shall take place in a friendly, supportive, social environment.
- Those joining a U3A shall pay for its upkeep.
- There shall be no payment to any person (member or non-member) for teaching or providing a service to members except in the case of reimbursement for such expenses as travel, photocopying, etc.
- The curriculum of a U3A shall be determined by the needs/preferences of its members and according to the resources available to it.
- To be at all times, non-political and non-sectarian in our approach.

Membership of the Network is open to any U3A which

(a) Is a financial member of U3A Network NSW

Or

(b) on application for membership can demonstrate that its U3A:

- (i) has been formed at a Public Meeting and as a result of a positive vote for the establishment of a U3A; and
- (ii) has a democratically elected executive; and
- (iii) has adopted a constitution, or is able to show that a constitution is currently in the process of being created; and
- (iv) is incorporated or is taking steps towards incorporation; and
- (v) adopts the Principles of the Network.

Membership is not restricted to the State of New South Wales or the Australian Capital Territory. Current membership of the Network can be found on the Network website under 'Members'.

Membership fees are fixed by a general resolution of the membership. The current membership fee is 75 cents per annum per individual U3A member of each member U3A, capped at 1,000 members (\$750) as fixed at the AGM in June 2023 to commence from 2024.

Contributions for insurance premiums, copyright OneMusic licences, (CAL, APRA and Screenrights), and website sub-domains, are payable only by those member U3As, which formally request them and participate in an annual census conducted by the Network..

Membership sub-committee and applications for Membership of the Network

(a) A Membership sub-committee comprising the Vice-President, Secretary and one other member of the Network Committee will receive and consider applications for membership of the Network.

(b) Applications must be considered within 28 days of receipt by the Secretary.

(c) An applicant, which meets the criteria for membership in accordance with Network policy shall be approved for membership by the Network Committee and will be confirmed on receipt of Membership Fee

(d) The criteria for membership includes adoption of the Principles of U3A.

(e) If an application is refused, the applicant may appeal to the Network Committee for reconsideration of the application. In doing so, the applicant may introduce new material, which indicates that it meets the criteria for membership.

(f) The sub-committee may conduct its meetings electronically.

The Services of the Network

The U3A Network (NSW) Inc. offers the following services for its members:

A **consultative role** when requested by individual U3As, especially through Regional Representatives – see p. 10.

Annual Conference - This is hosted by one or more U3As, usually alternating between the northern half and the southern half of the State. For Conference policy and guidelines on hosting the Conference, see p. 26-29. All member U3As may send Delegates and observers to the Conference, (usually held in April each year).

Election to the Management Committee takes place by ballot if necessary, and declared at the AGM which is held within 6 months of the end of The Network's Financial Year (Jan/Dec) and is currently held electronically to allow more representatives to attend.

Copyright licences (again at reduced cost per member) with Copyright Agency Ltd, OneMusic and Screenrights for those Member U3As which request them. – (see further p.14).

Developing links with government, and other organisations in respect to policies relevant to U3A groups in NSW.

Facilitation of networking between neighbouring U3As through cluster and regional activities, to encourage the sharing of information, newsletters and resources.

Generic promotion and publicity for the U3A movement in NSW, including leaflets and press releases:

A comprehensive **Group Public Liability Insurance Policy** covering the majority of all U3A activities. Due to the many U3As that have joined the scheme, the Network has been able to negotiate this insurance package at a very reasonable rate: for further information, see pp. 18-19.

U3A News, a quarterly newsletter with news and information to assist U3A management committees:

Representing NSW U3As within the national body, U3A Australia Ltd, see p.42

A comprehensive **Start-up Kit** for groups wishing to start a U3A in their community: download from the U3A Network website at www.nsw.u3anet.org.au under Resources. For advice about incorporation and constitutions for new U3As:

Sub-domain website access and assistance in website management – see further p.23.

The Committee of Management of the Network

Composition of the Committee of Management

The Committee comprises individual financial members of Member U3As, resident in New South Wales or the Australian Capital Territory, who are elected by the membership, to manage the affairs of the Network. .

The Committee comprises the following persons:

(a) 9 Regional Representatives, who represent the U3As in their regions. From these Office Bearers are selected. Should it be necessary, up to three other members of U3As can be co-opted as Office Bearers.

Office Bearers are:

- (b) The President;
- (c) The Vice-President;
- (d) The Secretary;
- (e) The Treasurer

The Nine ordinary Committee members elected directly as representatives of U3As, will co-opt up to a maximum of three other Committee members making the Committee of Management a maximum of twelve members. There is one metropolitan region and 8 non-metropolitan regions. A person nominating as a regional representative must be a member of a U3A within that region.

The current membership of the Committee of Management and their contact details can be found on the Network website.

Regional Representatives

The role of a Regional Representative is to:

- Serve as a member of the Committee of Management.
- Bring matters of concern to U3A groups in the region, to the notice of the Committee of Management.
- Bring matters of concern to the Network Committee of Management to the notice of U3A groups in the region.
- Provide advice and assistance on U3A Network matters to U3A groups in the region, upon request, or to guide them to where they might obtain more precise information.
- Assist new groups in the region to become established.

The Regional Representative is encouraged to become a name and a face that U3A members in the region can recognise, and be seen to be approachable. Regional Representatives are encouraged to visit the U3As within their region at least annually, preferably in Regional Forums.

Regional Representatives are reimbursed for expenses incurred in the performance of their role, as fixed by the Committee from time to time – see further p.30.

The Regions of the Network

The member U3As of the Network are allocated into regions for administrative and communication purposes, providing a direct link to the Network committee through their Regional Representative. The Regional Representative is not a co-ordinator, but as a Communications conduit, facilitates communication and consultation about U3A member concerns.

Currently, member U3As are allocated to regions as follows

Metropolitan Region -

As member U3As are autonomous, any other U3A within the metropolitan region is entitled to elect to be located within this region or an adjacent non-metropolitan region.

Sydney (comprising 7 geographically located groups in the Greater Sydney area)

Website – <http://sydneyu3a.org>, **Liverpool, Nepean/Blue Mountains (Penrith).**

Macarthur & Hawkesbury are not current members of Network NSW.

Far North Coast – Tweed Coast, Ballina-Byron Bay, Brunswick Valley, Northern Rivers (Lismore), Clarence River, Grafton,

Mid-North Coast – Kempsey-Macleay, Port Macquarie/Hastings, Manning Valley, Forster/Tuncurry, Gloucester, Dorrigo Plateau, Coffs Harbour, Nambucca Valley.

Central Coast –Hunter: Central Coast (Gosford), Cessnock City, Eastlakes, Lake Macquarie, North Lakes, Maitland, Myall, Newcastle, Port Stephens, SAM (Scone, Aberdeen, Muswellbrook), Singleton, Myall, and Tuggerah Lakes.

Central/Far West – Dubbo, Mudgee, Parkes, Forbes, Orange, Bathurst, Cowra, Oberon.

New England/North West- Armidale, Bingara, Inverell, Namoi & Tamworth

Murrumbidgee/Murray- Wagga Wagga, Griffith, Leeton, Cootamundra, Deniliquin, Temora.

South Coast – Wollongong, Northern Illawarra, Central Illawarra, Shellharbour City, Kiama, Shoalhaven, Milton/Ulladulla, Bateman's Bay, Bermagui, Sapphire Coast.

Monaro / Southern Highlands: ACT (Canberra), Snowy Mountains (Cooma). Goulburn-Mulwaree, Southern Highlands.

Regional Communication

Regional U3As are encouraged to visit other U3A websites to see if others' courses may be useful to them. Each U3A in a region is encouraged to regularly send their newsletters to the Regional Representative and visit the regional Members websites to learn what others are doing, which might be useful for them.

Vision

To expand the membership, the influence and the image of the U3A movement in New South Wales

Objectives

1. To expand the membership and image by
 - Publicising U3A more widely
 - Offering an increased range of activities and services to an expanding membership as requested by members.
 - Encouraging multicultural involvement in U3As.

2. To expand our influence by
 - Developing relationships with State and Local government, and nationally through Network's involvement in U3A Australia Ltd.
 - Developing relationships with other seniors' organisations, particularly COTA and the other organisations catering for active mature adults.
 - Strengthening the relationship between the Network and its membership groups.

Areas of Activity

1. Network Operations and Administration, including Website
2. Financial Operations
3. Promotion and Publicity
4. Regional Support and Development
5. Educational Development, including technological developments.
6. Relationships and Advocacy
7. Conference and
8. AGM

The Network Committee reports to the Annual General Meeting on its achievement of its Objects.

3. Information about the Services of the Network

Copyright

The ability to offer quality and diversity in teaching materials is essential to meeting student and tutor expectations within U3A. The Network is concerned to ensure that U3As have the appropriate copyright licences to enable them to copy printed material, and download and use audio and video/DVD material for use in U3A educational activities. The Copyright Act 1968 has special provisions to enable educational institutions to copy and distribute materials when and where they need them. Under the provisions of our licence agreements with the copyright agencies, our U3As are Educational Institutions. To support U3As, the Network has arranged blanket licences for participating U3As with the three main copyright agencies: **Copyright Agency Limited (CAL), OneMusic (APRA, AMCOS & PPCA) and the Audio-Visual Copyright Agency Ltd (Screenrights)**. The specific coverage for these licences is described below.

It is strongly recommended that all U3As give serious consideration to join in each of the Network blanket licences, depending upon their reproduction and use of the works of authors, composers and filmmakers. Without these licences, U3As and their tutors and presenters could infringe copyright, unless they obtain prior permission from all the relevant rights holders in the program. [The practical impossibility of doing this led to the educational copying provisions being established in the first place.] The penalties for copyright infringement are quite severe and are subject to stringent enforcement.

These licences are provided to U3A annually. The fees for each licence are negotiated each year by the Network Committee normally by the Treasurer. The rates are variable based on several factors, but by negotiating on behalf of all participating U3As, the rates are more cost effective for every participating U3A. Each U3A will be asked to nominate what licences it wishes to participate in, at the time of invoicing it for the annual membership fee. The contribution your U3A pays will depend upon membership numbers. The licences are issued to U3A Network NSW Inc. on behalf of its participating members, which are not separately listed on the licence: the Treasurer maintains records of which U3As participate in each licence and the details are listed on the Network's Website for easy access by all participating U3A Member..

The Internet: there is a common misconception that material found on the Internet is copyright free. However, materials on web sites are protected by copyright, just as material published in other formats.

Acknowledgement policy: all material used, copied or downloaded from any source for any U3A course, should acknowledge the author of that material in the course materials, including the date upon which it has been copied.

What do the Licences Cover?

CAL (Copyright Agency Limited)

If your classes distribute or display photocopies or extracts on Powerpoint etc. from text books or any other published material without seeking permission from the author, the tutor and your U3A will be infringing copyright and be liable to penalties unless your U3A is covered by the Network's Statutory Educational Licence.

Some examples of material protected by copyright and used by U3As include:

- Copies from published works such as text books, journals, reports, research papers and newspaper articles
- Images such as photographs, illustrations and promotional backdrops. There are limitations on the extent of copying, but under the Licence you may reproduce:
 - 10% of the number of pages or one chapter of a book;
 - All of an item in an anthology, up to 15 pages;
 - One article from a journal or more than one article if they relate to the same subject matter;
 - The whole of an artistic work if it illustrates or accompanies text or music copied, or if it cannot be separately purchased;
 - The whole of a work if that work cannot be obtained within a reasonable time at an ordinary commercial price.

Copying in excess of these limitations requires the consent of the author or copyright holder. Your U3A may be breaching copyright when you reproduce or distribute content without a licence to:

- Photocopy educational material for distribution to tutors and/or members of U3A.
- Making and distributing digital copies of material from books, journals, magazines or newspapers.
- Forwarding or reproducing online articles found on an external web site.
- Scanning a page or image from a newsletter, magazine or newspaper and making it available to tutors or U3A members.

CAL has a presentation, ***Copy It Right***, which will explain everything needed, which can be accessed from the Copyright page of the Network website.

OneMusic / APRA(Australasian Performing Rights Association Limited)

OneMusic represents the creators (and copyright owners) of music across Australasia, and by agreement, most music creators around the world. An APRA licence covers - the public performance, broadcast or communication of music; the reproduction (copying) of music (whether sheet music or CDs) for retail, personal or business purposes; and the synchronisation of music with film or video in an audio-visual recording. It is recommended

that U3As have an APRA licence to cover music performance, and copying and playing DVDs and CDs.

In 2024 the Licences covered by OneMusic will incur a capitation fee of 23 cents per member of U3A Members of the Network for all U3As with up to members. Those Members with more than 1750 members (Sydney and Canberra) will pay the annual fee for APRA & AMCOS, but, like all Member U3As, the PPCA licence will be free. Fees are set annually and the per person amount could increase annually.

Screenrights (Audio-Visual Copyright Agency Ltd)

Screenrights facilitates access to film, TV and radio and provides payment to copyright owners for the use of their work. It covers copying from video, DVDs, TV and radio performances.

However, it is permissible to show commercially produced DVDs to U3A classes without infringing copyright, as these are classified as private, not public performances, subject to the APRA licence (above).

Screenrights provides an additional free service to licensees: a website that includes educational resources for audio-visual material at **www.enhancetv.com.au** The main features of the site include free downloadable teachers/tutors notes and study guides for documentaries and feature films. Note that the licenced educational institution is U3A Network NSW Inc., not your home U3A.

Enquiries about the Network's licences – contact the Insurance Adviser, (insurance.u3anet.org.au).

For further information about the copyright licensees can be accessed from the Copyright page on the Network website.

Educational Support

Clusters

As New South Wales is very large geographically, and U3As within a region may be several hundred kilometres apart, the Network encourages co-operation and collaboration for mutual benefit through 'Clusters'.

A '*cluster*' is a self-selected group of member U3As – anything from 3 to 6 or more – who decide to meet together from time to time to discuss matters of mutual interest. These meetings are not constrained by regional boundaries. The concept enables U3As in large regional areas to meet with at least some of their neighbours, and in State border areas there is no reason why an invitation could not be sent to a U3A in another State - for example, this has occurred between Merimbula NSW and Mallacoota Vic, and between Deniliquin NSW and Shepparton Vic.

Some of these meetings might just involve U3A committee members to discuss such matters as administration, publicity, how to recruit tutors, computer recording systems, Technological Data Management and Course Enrolment, etc. Others might be more readily titled 'mini-conferences', where a host U3A invites all members of other nearby U3As to share a program of leading speakers (often not a U3A member, but a specialist in some topic), or activities such as music, or workshops sharing ideas on how to conduct a particular type of course or activity. These meetings also provide an opportunity to meet with members of other U3As in a pleasant social atmosphere, particularly as it is not always possible to attend annual conferences for that purpose.

The Network currently offers a grant program to encourage cluster meetings with guest speakers and workshops, drawing on the voluntary expertise of U3A members who are willing to travel to other U3As to present their topics, workshops or short courses. The program is particularly supportive of smaller or more remote U3As which have limited opportunities in the range of their courses or talks programs. Requests for assistance should be made through your Regional Representative.

Insurance

Public Liability Insurance

While Public Liability Insurance is not compulsory for incorporated associations, it is usually required by landlords for the hire of premises, and by government entities in relation to grants for events such as Seniors Week activities. It is also advisable in case any U3A is sued for injury or loss arising from a negligent act (see examples later re: **Risk Management**). Note that it is not an accident policy as such.

The Network maintains a Public Liability blanket policy on behalf of those of its member U3As which contribute to the annual premium. By arranging the blanket cover, the Network obtains the cover at a premium considerably less than would be payable by each member U3A individually.

The policy is currently (2023) arranged through the Not-for-Profit division of AON, which specialises in providing low cost insurance cover for community based, not-for-profit organizations.

Public Liability cover runs from 1 February to 31 January the following year. A Certificate of Currency is issued and can be accessed from the Network website under 'Insurance'. It will list all member U3As which have contributed to the policy.

Explanations on aspects of the Public Liability insurance cover

Members, committee members, tutors, volunteers and members of the public may make a claim for injury on a U3A but must prove that the U3A concerned has been negligent in a manner which has contributed to the injury. There is no upper age limit for Public Liability Insurance.

All authorised U3A activities attended by members and authorized guests are covered under the policy, regardless of the venue. All authorised U3A activities are acceptable, but high-risk programs such as Cycling, Bush Walking, Canoeing, Sailing, Kayaking, strenuous exercises, etc must be notified to the insurer. As individual U3A's do not deal with the insurance proposal, which is organised by the U3A Network, mention of these activities may be directed to AON or to the Network representative at the relevant time. Cover is only for the duration of the activity, not from the time one leaves or returns home.

One-off events such as Open Days and concerts are also covered, but if the attendance is to be 250 or more, AON requires notification.

Insurance policies for Accident and Property Damage or Theft

The Network does not facilitate such cover as each group has its own specific requirements. However, such cover is also available through AON. This type of insurance is covered by separate policies issued to each individual group upon application. The Network has arranged discounted cover for its Members.

Contact information for AON.

AON have engaged a team of experienced and dedicated staff to offer insurance products exclusively for the Not-for-Profit sector.

You can contact the team on the existing **1800 123 266** number or by email at au.nfo@aon.com

U3A News

U3A News is the official newsletter of the U3A Network NSW and is published four times a year. It is distributed to all member U3As and to associated organisations. It may also be downloaded from the Network website under 'Newsletter'.

The newsletter is principally designed to provide information and inspiration to U3A Committees of Management about Statewide matters. It is usually distributed by email, with a request that it be then circulated by the recipient U3A Secretary among members of their Committee of Management. Member U3A newsletter editors are encouraged to pass on interesting, topical information on to their membership. Contributions to U3A News about local U3A highlights, or short (1 page maximum) articles of general interest to U3A members, are welcome. Deadlines for each next issue are indicated in the previous newsletter.

Laurene Mulcahy is the current U3A News editor. Material for the newsletter can be emailed to her at u3answ.podcast@gmail.com or through your Regional Representative

Starting a new U3A

The Network has available a **Start-Up Kit** which can be downloaded from the Network website. In this kit you will find:

- Background information about the U3A movement
- Establishing a U3A group – a suggested step-by-step approach
- Advice on administration of a U3A
- Suggestions about Courses
- Information about the U3A Network.

Subject to the availability of funds, Start-Up grants of up to \$500 will be made available by the Network to newly established U3As for reimbursement of the expenses of the initial public meeting, incorporation and Membership of Network NSW, incurred in establishing the group.

For advice about incorporation and constitutions for new U3As, see further at p.33.

Website - www.nsw.u3anet.org.au

The Network website provides a full range of information about U3A in New South Wales, including links to individual member U3A websites, regional websites, interstate Network websites, and other sites of interest.

It is recommended that U3A Presidents and Secretaries regularly check the website for new information (for example, information about Network conferences, and fresh editions of the newsletter).

Website hosting by the Network

The Network offers website hosting to its member organizations. This makes the Network a direct service provider, trying to provide a high standard of service within the restraints of an all-volunteer organization.

- Website hosting on our domain –the Network owns the Internet domain name of u3anet.org.au. If you join your U3A gets a unique domain name of www.youru3a.u3anet.org.au (for example , see the Manning Valley website at www.manningvalley.u3anet.org.au) Website hosting is available to Member U3As (either Members or Associates), on payment of the establishment and annual fees.

- Website content management software. Many volunteer-based organisations are reluctant to undertake the building and on-going support of a website because they don't have members who understand the underlying technologies (HTML, CSS, JavaScript, PHP, etc.). The Network has chosen a software product called **WordPress** as a content management system. WordPress is very similar to a normal word processor package: it allows you to create, edit and delete web pages on your website just as you would word processing documents. The documents are edited using a conventional word processor-like virtual editor menu (eg. to bold text just select it and press the 'Bold' button). For simple websites there is no need to dig down into the underlying code. On the other hand, if you know what all the jargon above means and don't want to use WordPress (as some of our clients have chosen) then we will host your current website accordingly.

- E-mail addresses. Theoretically, we have the ability to provide an unlimited number of e-mail addresses. Practically ten or so is no problem at all. All new websites have the following e-mail addresses: info@yourU3A.u3anet.org.au and webadmin@yourU3A.u3anet.org.au – if you want more just let us know. Other U3As have additional e-mail addresses of secretary@youru3a.u3anet.org.au president@... , treasurer@... and courses@... for example.

- Other Internet services such as bulletin boards and photo galleries can be installed if you require them.

The establishment fee for this service is currently \$150 which includes your first year's subscription. Thereafter the annual subscription is currently \$150, which may be included on your U3As annual membership invoice or invoiced separately. The annual fee entitles members to online support from the Network Website Administrator. Members of the Network, especially those new to the joys of WordPress can email any problems. In some instances a reply by phone may be made if the solution to the problem is complex.

The Webmaster has also created a tutorial website www.website.u3anet.org.au which contains a set of notes to many FAQs, which web administrators can consult to assist them to solve problems they may encounter. The notes are comprehensive and easy to follow.

For further information, contact the Webmaster, preferably in the first instance, by email at u3answ.website@gmail.com

4. Network Policies

Age Discrimination

In his seminal treatise on Third Age Learning (*A Fresh Map of Life*, 1989), Dr. Peter Laslett described the 'Third Age' as *"the age of personal achievement and fulfilment"*, the time in one's life course following employment and child-raising, when there is time for reflection and to make a contribution to one's own learning development. Laslett was writing about older, mature aged people, but he made clear that this was not about chronological age, or about the concept of 'retirement' *"as the possibility has to be contemplated that the Third Age can be lived contemporaneously with the Second Age."*

Australian age anti-discrimination laws do not apply to not-for-profit voluntary organisations (such as U3A) so setting an age specific entry requirement is not contrary to law (some U3As specify a minimum age of 50). However, the U3A Network NSW, in keeping with government policies, prefers not to specify a lower age limit for members, so as not to discriminate against any potential, or present members.

The Network prefers to encourage affiliated U3A groups to open up membership to people who are retired or semi-retired from the paid workforce. While most of those will be at least approaching the age of eligibility for a Seniors Card, the Network would not like to see persons younger than that denied membership through a minimum age limit contained in a constitution, especially if early retirement has been forced upon them, or if they cannot work because of disability. Besides, they may bring new skills and enthusiasm to the organisation.

At the 2010 Annual General Meeting of the Network, the following resolution was unanimously adopted: *That it is recommended that all U3As remove age discrimination from their Constitutions by substituting "mature age" for any specific age.*

Annual U3A Open Day

The Network encourages all member U3As to participate in NSW Seniors Week in March each year such as by holding an 'Open Day' during that week. The Open Day may be held on a normal day's activities, but is intended to encourage new membership and to raise the community profile of U3A.

U3As are encouraged to apply for a NSW Seniors Week grant for these activities. Information about grants is available at seniorsweekgrants@facss.nsw.gov.au. Grant application generally close in early September.

Annual General Meeting

The Network Annual General Meeting (AGM) will continue to be scheduled as a ZOOM meeting and will be held in the Months of April, May or June. Recent AGMs by Zoom have attracted more voting delegates than AGMs conducted during State Conferences. The following suggestions are made for the conduct of AGMs.

1. The AGM should be scheduled for 1 hour (unless the agenda suggests more time is needed. For example, to discuss and vote on a Special Resolution) on a date selected by the Committee of Management.
2. Member U3As are represented by Voting Delegates, who will need to be identified before the meeting by requesting registration to the Secretary, who will send an email invitation with details of the Agenda, required reports and the link to join the meeting. In accordance with legislation, proxies may not be appointed
3. Voting delegates will raise their hands or use the electronic “raised hand” when a vote is taken. U3A individual members who are not Voting Delegates may attend as observers and will be permitted to speak at the meeting, but may not vote.
4. The Agenda of the AGM will be confined to matters which must be dealt with – the presentation and adoption of annual reports and accounts, declaration of the Committee Members, Special Resolutions, and other issues of concern to member U3As of which 21 days’ notice has been given to the Secretary.
5. Normally, the Agenda and the President’s Report, the Treasurer’s Financial Statement, and any other reports will be distributed to member U3As at least 21 days in advance of the meeting.
6. Elections: An independent Returning Officer will be appointed by the Committee to call for and receive nominations for Regional Representatives and to declare the result at the AGM.
7. Immediately following the conclusion of the AGM, there will be an Open Forum at which all individual members present will be able to participate. The Forum could be the occasion for the Network to provide information to everyone about its activities – eg the Action Plan, Resources, Insurance and Copyright arrangements, the website, etc. This should also be an opportunity for individual members to get to know the Committee and make non-binding recommendations for the Committee to consider during its term of office.

Annual Conferences hosted by a U3A Group

1. The following policies relate to the respective roles of the Network committee and the host U3A, when the conference is to be organised and managed by the host U3A.
2. The Network committee will appoint a nominee as a liaison member of the host U3A’s organising committee. The organising committee will report regularly to the Network committee and promote the conference well in advance.
3. The host U3A should aim for a program which explores a theme/s and for people to be able to interact.

RESPONSIBILITY	NETWORK COMMITTEE	HOST U3A
Date(s)	Arranged in consultation with host	Host to suggest date when submitting expression of interest.

Theme		Arranged in consultation with Network
Selection of speakers		Arranged in consultation with Network,
Location		Selected by host/agreed by Network
Budget Registration fees	Guidance provided on fee structure	Arranged in consultation with Network
Preliminary expenses (eg deposit on hire of hall)	Network at its discretion will provide a grant or a refundable advance of \$500	Responsibility of host. Host to prepare budget, etc.
Publicity	Network will assist with website, <i>U3ANews</i> promotion	Designed and agreed by host and Network Nominee.
Program	To include opportunity for President to be part of welcome to delegates; Must allow adequate time for discussion of U3A issues of common interest, in workshops or plenary sessions	Arranged in consultation with Network : Encourage delegate participation. Allow time for inclusion of showcase of local U3A activities if desired.
Conference Dinner		Cost additional to conference registration. Organised by host
Allocation of profit or loss		Profit retained by Host and loss borne by U3A Network if agreed when Conference budget is approved by Network
Pre- or post- conference activities (if relevant)		Additional to registration fees: organised by host

Guidelines for Organisation of the U3A NSW Network Conferences

The U3A Network NSW State Conference is held in a different region of the State each year, hosted by one or more U3A groups. Expressions of interest are called for at least 1 year ahead. Due to the size of New South Wales, it is generally intended that the conference should be held alternately in the northern and southern parts of the State,

The **date and location** of the Conference is negotiated with the Network Committee. The Conference will generally be scheduled for March or April. [Whenever you decide, avoid Seniors Week, Easter and NSW School Holidays] The Conference normally runs for 2 days, and includes a Conference dinner.

The conference theme and program are decided by the Conference host U3A, in consultation with the Network Committee. You should decide upon and invite appropriate keynote speakers. Please schedule both full days for business sessions. Boat trips and sightseeing

excursions are fun to include as options in, or before or after, the program. Book the meeting rooms until 5.00 p.m. on both days.

Where possible, include some **small group forums and workshops**, allowing delegates to choose what they want to attend from a range of options. The Network Committee can come up with topics. Alternatively, you can (through the Network Committee) give advance notice of the date, location and theme of the conference, and ask other member U3As to suggest (and conduct) some of the forums or workshops. By the time the program is ready to be sent out, you should have decided on the number of workshops and preferably listed the time they are on, as it is very difficult to schedule workshops after the registrations are made.

Tee up your mayor (or local MP) to **welcome delegates to the area**. The host **may** choose to invite a local Aboriginal Elder to deliver a 'Welcome to Country' or to include an 'Acknowledgement of Country'.

You will also need to appoint an MC for the conference to make announcements and introductions: this might be shared among your members. A "Key-note" Speaker delivers his/her words of wisdom at a separate session.

All **preliminary costs** (stationery, development of the program) are the responsibility of the host organising Committee. The Network committee can advance a seeding grant or loan of up to \$ 4,000 to assist with preliminary expenses.

Registration Fees. - Calculate the fee when you have an idea of all your probable expenses. [Most conferences have also provided discounts for "early birds", to encourage registrations.] The registration fee should cover all your costs – including the conference dinner, venue hire, travel expenses for guest speakers, etc. Your U3A should not end up losing money over the experience. Equally, costs should be kept low as U3A members are retired people, some on limited incomes.

It's a good idea to get your **preliminary advertising** going early. The date and host U3A are announced at the preceding conference, so the theme and a short presentation about the area can be given at that event. Thereafter, put up a page on the Network website (in consultation with the Web administrator) and update it as planning progresses. Keep in mind that U3As shut down Dec/Jan/part Feb and are practically unreachable then.

The final program, registration forms and accompanying information should be ready at least by the end of September, so that complete information is available to all U3As before they 'close down' in December and January, and thus have time to plan ahead to attend the conference.

Regular progress reports should be provided to the Network Committee as planning proceeds. The Committee is there to help.

First Aid and Emergencies

The host U3A of the Conference should ensure that at least one person is appointed as a First Aid officer, and as the person to take control of an emergency situation, and be responsible for calling emergency services such as ambulance, if required. Such an appointment is additional to services normally available at the venue (eg. a Club) to ensure that there is adequate liaison with that service.

As with general U3A activities, delegates should be encouraged to include their ICE (In Case of Emergency) information on the back of their registration cards/badges.

Financial Policies

Financial priorities for overall operations of the Network: (adopted June 2023)

The Network has adopted the following priorities financially for the overall operation of the Network (not necessarily in order of importance):

- Support of new branches or branches with special needs in New South Wales
- Improve technology – website, U3A News, and electronic meetings
- Resource Library & Speaker Swap – continuing development
- Publicity – eg. printing of brochures, cards, etc, articles in media
- Developmental projects
- To subsidise the travel and accommodation expenses of members of the committee to enable a wider range of persons to consider nominating for the committee
- Support for Committee operations

Grant funds (to the Network)

Grant funds may only be used for the specific purpose for which the grant has been made, and must not be used for recurrent expenses of the Network. However, interest earned on fixed deposits of grant funds may be applied to recurrent funds. State Government funding should be Advocated.

Committee Members' expenses: (as from June 2023)

The expense allowances for attending a committee meeting are:

1. A member from outside the \$2.50 travel zone or if not holding a seniors' card will be reimbursed for
 - Air travel (budget if available) for same day travel; or
 - If travelling by train or bus – actual fares; or
 - If travelling by car - actual fuel expenses or 42.5 cents per Kilometre travelled (50% of the Public Servant rate of 85 cents).
2. If overnight accommodation is necessary, an allowance of up to \$250 for one night only. This will only apply if the Network Debit Card is not used to pay for necessary accommodation.
3. Reasonable "Out of Pocket" expenses will be reimbursed.

Executive Officers & Regional Representatives expenses (as from June 2023)

Regional Representatives will be reimbursed for expenses incurred in the performance of their roles, as fixed by the committee from time to time. Currently,

- If overnight accommodation is necessary, the cost of accommodation will be reimbursed. Public transport fares or petrol expenses as for committee members (above)

- An annual float of \$200 as a contribution to their telephone, photo copying, internet and postage expenses to maintain contact with the U3As in their region. This may be topped up if expenses exceed \$200 on production of receipts.
- The President and Treasurer will be issued with Debit Cards to use for expenses incurred in the performance of their duties and Committee expenses such as accommodation, meals and sundry expenses incurred for attendances at meetings and conferences.

Grants by the Network to Member U3As in New South Wales

The Network may establish policies for which grants might be made, for example:

- To provide a sub-domain link within the Network website, and to provide training for U3As who wish to do so.
- To subsidise the expenses of 1 or 2 representatives from small rural U3As, and U3As located at a great distance from Network conferences, to enable them to attend the conference for the first time. These grants should cover Conference fees plus \$150 towards accommodation and travel expenses.
- To assist small rural and regional U3As to promote U3A in their communities.
- To encourage cluster meetings of U3As to share ideas and experience.

Sponsorship and Grants

The distinct roles of the Network and its members need to be clear, so neither infringes on the access of the other to relevant sponsors and grants. Local sources should be left to local U3As to pursue, while the Network looks to State-wide and National sources.

Ongoing operations must be assured from recurrent funding sources: these include U3A News, the website, the Resources, Advocacy, Marketing, Publicity, Regional Development, as services to members; and when appropriate, U3A Australia Ltd.

Network Sponsorship and Grant Applications should be for specific projects, not for recurrent funding. Grants or Sponsorship may be in kind or in cash. The Network will need to prioritise the projects it wants sponsored, and then approach appropriate grantors or sponsors.

“Appropriate sponsors” will be defined as those adopting an ethical approach, on a case by case basis.

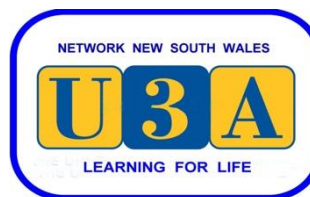
Sponsors and grantors will expect acknowledgement and publicity, eg through their own logo, adverts etc. In meeting these reasonable commercial expectations, care must be taken not to infringe the conditions for the use of the Network logo.

Sponsors should never be given access to the names or details of individual members of U3A. They will however have access to Member U3As through information and links on the Network Website.

Sponsors permitted access to Conferences, for example, may be permitted to set up tables etc, but must not be allowed to harass delegates, or make a public speech promoting a commercial product as part of the conference. Sponsors should, of course, be thanked publicly for their support of such functions

Network policy on the use of the Network Logo/Trademark

The U3A Network NSW has adopted a logo featuring the well-known U3A symbol of a yellow and blue series of blocks marked U3A, with identification of the NSW Network and the slogan 'Learning for Life' in blue, surrounded by a blue border.



The intention is to develop a recognisable symbol, consistent with widespread use, in part to raise the profile of U3A.

This logo has now been registered as a Trademark in Australia.

The U3A Trademark (logo) is the property of U3A Australia Ltd, as a legal entity, but is available for U3A member groups of the Network to use.

The Network Committee encourages U3A Member groups to use the logo on their publicity material, such as websites, letterheads, leaflets etc. This can be in addition to the U3A Members' own logo with an endorsement such as "a Member of the U3A Network NSW", or alternatively to adapt it instead of having two logos.

The trademark/logo may also be used on such items as T shirts, caps, Lanyards, etc. The trademark/logo may be used in association with community activities with which U3A is involved, e.g. Seniors Week, and COTA presentations.

The Trademark/ logo may **not** be used by or in association with any external commercial entity's promotions, except with the permission of the Network executive where there is a partnership agreement between the Network and the commercial entity.

Where there is any doubt about whether the Trademark/logo can be used, the appropriate course is to request the opinion of the Network Regional Representative.

Making Connections – relationships with other organisations

The Objectives of the Network include the following:

- *To establish and maintain links with educational and Seniors' organisations*
- *To co-operate with and seek support from relevant sources for applied research into life-long learning and related aspects of ageing.*

The Network has established a "**Friends of U3A**" within the State Government, which gives us an advocacy voice from the floor of the NSW Parliament. The Network has also developed a relationship with The Council of the Aging (COTA) NSW.

Members are encouraged to invite their local MPs to join the "Friends of U3A" in NSW.

5. General Information

About your Constitution

The Importance of Incorporation

There are several reasons why incorporating as an association under the *NSW Associations Incorporation Act 2009* is important. The main one is protecting the assets of individual members. If incorporated, only the association's assets are at risk. In the event someone is injured or their property damaged as a result of the association's negligence, they can only make a claim against the association, not its individual members. At a time when more and more people are making claims such protection of individual members' assets is vital.

Other benefits include, firstly, that the association, being a separate legal entity, can own or lease property in its own name without the complications that can otherwise arise when, for example, there's a change in the membership of the U3A committee; and secondly, that in applying for a government grant, it's unlikely an application from an unincorporated association will be accepted.

What to include in your Constitution

To become incorporated an association must have a constitution. The *Associations Incorporation Act 2009 Schedule 1* specifies the subject matters that must be addressed in a Constitution registered under the Act.

However, if starting up, to avoid having to spend time on agreeing on what the constitution should contain at a time when members' enthusiasm may be directed to such matters as courses, the association can opt to adopt the Model Constitution available in Schedule 1 of the *Associations Incorporation Regulation 2010*. This will provide a framework that complies with the legislation and give the association's members time to consider a tailor-made document at a later date when they may have a better idea of what they want.

Following changes to the Associations Incorporation legislation and Regulations in 2009, many U3As have updated their current Constitutions to comply with those changes. The changes generally provide more flexibility in the Model Constitution for smaller incorporated associations, enabling such matters as electronic voting, simplifying accounting procedures, and clarifying committee roles and responsibilities. This does not automatically mean that U3As must update their Constitutions – the law provides that some of the legislative changes will automatically be deemed to be in effect, while other changes can be adopted or ignored. However, as many older groups have made amendments to their Constitutions over the years, now is a good opportunity to review their current Constitutions and update them so that all relevant information and any other desirable changes can be readily contained within a single document.

For further information, go to www.fairtrading.nsw.gov.au and click onto "Associations". See also "What is a Not-for-Profit Association" later in this Handbook.

Members' health and safety

While considering risk management, U3As should also adopt clear policies to deal with health issues and injuries which might arise at a U3A activity. What happens if a member has a collapse or a fall at U3A?

Do you have immediate access to a First Aid trained person, or even a First Aid kit? Do other members know who to call upon in such an emergency? Do any members have special medical or other requirements that committee members and designated first aid people need to know about? If an ambulance is required, who will be responsible for payment?

Name badges and ICE

Most if not all U3As issue name badges or tags to members, to wear at U3A activities. This helps everyone get to know each other.

Several U3As provide for relevant personal information and contact details IN CASE OF EMERGENCY [ICE] to be written by their members on the back of their name badge, such as emergency contact, and any vital medical or other requirements. If there is no such information, then other members who assist a member who has collapsed or fallen are entitled to assume that normal emergency procedures are sufficient.

It is therefore important to ensure that members DO wear their name badges.

Incident Reports

Should someone become ill or injured at a U3A event, it is important to complete an **Incident Report**. The report may be invaluable to assist health professionals, and also in respect to insurance claims. It needs to be completed as soon as practicable after the event, while it is in clear memory.

What to include in an Incident Report:

- Type of incident, eg injury, fall, etc.
- damage to property, loss or theft, if relevant
- Name and contact details of person injured etc (if any)
- Description of items damaged, lost or stolen (if any)
- Date and location of incident
- Incident details: what happened
- Names of any persons who assisted, witnessed or otherwise can provide relevant information
- Name and signature of the person completing the report.

Balance 'n' Bones Exercise Program

This is an DVD/USB exercise program designed for active mobile mature aged men and women at all fitness levels, aimed to increase flexibility, balance, co-ordination and bone strength. It has been designed by a qualified fitness instructor, and produced by Network NSW, and is available to all Network member U3As.

NSW Ambulance Service ‘Life..... Live It Save It Program’

This program is a community education program offered by the NSW Ambulance Service, developed to educate over 55 retirees to recognise and deal effectively with medical emergencies.

The program is free to all community clubs in New South Wales who cater to retirees, only takes one hour to complete and there are no exams or tests. It is a self-learning program designed to be facilitated by community members in a group environment. The Program’s key objectives are:

- Early recognition of signs and symptoms of medical emergencies
- Calling Triple Zero (000) immediately for an ambulance
- Following ambulance call-taker instructions.

Also included in *the LIFE Live It Save It* program is a short practical component and discussion time. A facilitator booklet can be used to teach *the LIFE... Live It Save It* program by any community member. No prior experience is required and the duration of the program, including practical component is approximately 60 minutes.

To get your U3A involved and receive a free kit for this program email your name, community group's name, postal address and estimated number of participants to community@ambulance.nsw.gov.au or phone 02 9320 7795

Fire Prevention in the Home

The U3A Network has co-operated with Fire & Rescue NSW to promote a new DVD to inform older people about fire risk in the home. It appears that people aged over 65 make up a quarter of all fire-related deaths in NSW, and that almost half of these fires start in the kitchen.

The DVD *Fire Prevention* was produced by Why Documentaries, which also produced our promo DVD, narrated by nationally known actor Henri Szeps (a Sydney U3A member) as well as featuring ‘cameo’ appearances by 2 Northern Illawarra U3A members.

A copy of the DVD has been issued to all Network member U3As, and is available for new U3As. It can also be accessed on the Network website under Resources / U3A Activities / Fire Prevention. It

is recommended that it be shown to members at least annually, before winter term.

Heart Foundation Walking Groups

While many U3As have bush walking groups, regular weekly walking as a group is also a useful social and exercise routine. Registration with the Heart Foundation walking group program is free, but includes its own insurance cover and other benefits.

For further information go to:

heartfoundation.org.au/active-living/walking/pages/welcome.asp

No insurance??

Walkers are not covered by public liability insurance. By registering as a Walker, walkers agree to enter Heart Foundation Walking at their own risk and not to hold the Heart Foundation, government and other agencies or the Local Coordinator's organisation responsible for any loss, damage, expense or personal injury sustained from participation. Each Walker also agrees that they are aware of and understand the additional risks that dogs may cause, they voluntarily accept those risks and acknowledge that the Heart Foundation is excluding all liability for injuries or damage caused as a result of including dogs in Heart Foundation Walking.

Member Information and Privacy Protection

U3As collect information about their members as part of the procedures of membership applications, enrolments, and attendance records. This information includes names, residential and email addresses, telephone numbers, other contact details (eg ICE, see previous page), course preferences, and may also include information such as birth dates, medical information and other personal details relevant to the individual member.

The information may be recorded in membership applications, receipts, membership registers, class rolls or attendance records, newsletters, email enquiries and exchanges, and in compliance with Fair Trading and the Australian Charities and Not-for-Profit Commission registration and annual returns. It may be stored in hard copy documents, retained in paper files, and/or in computer records. These records may be held by individual committee members and course co-ordinators, tutors etc, and/or in computers owned solely by the U3A itself.

It is essential that U3As adopt a Privacy Policy to protect the confidentiality of information collected about members. The policy should cover the following points:

- That information collected is only as much as is relevant to the efficient and effective operation of the U3A and the member's membership of the U3A;
- That the information obtained is provided only by the member to whom it relates, unless the member has authorised another person to provide it;
- Which office-bearers, committee members and course co-ordinators or tutors may have access to membership information, to what extent, and for what purpose;
- How the information is collected, collated and stored;
- That the information collected is not provided to third parties either within the U3A or externally, without the consent of the member;
- Ensuring that all personnel who have authorised access to any member information as is relevant to their role in the U3A, is aware of the need to treat all member information confidentially and only for purposes of relevance to the operations of the U3A.

Some U3As inform their members of their Privacy Policy in terms such as:

[Name U3A] collects personal information from members for organisational, communication, emergency and insurance purposes only. This information is held confidentially, and will not

be provided to any third-party individuals or organisations without the consent of the member.

Risk management

While every U3A should have Public Liability Insurance, it is important to ensure that your U3A also adopts clear policies of Risk Management.

By Allan Haggarty (Griffith U3A)

Risk Management, or managing risk is about minimising danger. It is, of course, impossible to eliminate it. Two simple examples are not to cross the road against a red light and not to change a light globe before switching off the light. Common sense? Yes, but as one gets older, one can be easily distracted.

Organisations like U3As face risks, no matter what activities they engage in. Risk Management is about minimising and managing such risks.

We should all look at our various activities by putting ourselves in the shoes of a prospective member and methodically look at how we conduct those activities. For example, is there a mat at the front door of our premises and if so is it worn or uneven and likely to cause an unfamiliar person to trip or fall?

Is the door heavy or likely to swing back and push someone off balance? Are there any electrical cords on the floor that someone may trip over? Do you serve a cup of tea? Is the receptacle for used tea bags at the end of the serving line or do members have to double back and risk spilling someone's hot tea? Who operates the urn?

If you feel you're too familiar with your environment, consider asking an independent perceptive person to come to a class to assist in noting potential problem areas.

Having identified some risks, how do we manage them?

- **Door mat.** Consider replacing it, if it's yours, or asking the building owner to do so and warn members in the meantime. A warning sign is best, to minimise the risk of members not being aware of the danger, though you should still point out the existence of the sign.
- **Heavy door.** Consider chocking it open or warning members.
- **Electrical cords.** Consider appointing a member to be responsible for setting up electrical equipment and keeping cords out of harms way.
- **Morning tea.** Consider appointing a member to operate the urn and to place tea bags, sugar, milk, urn and the receptacle for used tea bags in that sequence and encourage members to move well away from the area after being served.

Activities such as bush walking might require warnings about levels of fitness, terrain, duration of walk, inclement weather, appropriate clothing, sunscreen, insect repellent, mobile phone coverage, first aid and you may require participants to sign a form acknowledging that they participate at their own risk.

If your activities involve greater risks, eg a Men's Shed, then obviously the scrutiny needs to be greater and again a disclaimer may need to be considered.

One more thing: Network's Public Liability blanket policy imposes an obligation on U3As to take all reasonable care. So, you should record risks you've identified and how you manage them. This amounts to having a **Risk Management policy** in place and should help your insurer in defending a claim. Otherwise you may be charged a higher premium or worse still, be told you won't be covered.

Network Risk Management Policy

Risk Management is the process of managing the Network's exposure to its potential liabilities. It does this by identifying risks in order to prevent them, or reduce them. It is essential that the Network and its constituent members, although managed by volunteers, also provide its services professionally and with accountability.

To some extent, the Network has been able to provide some protection for itself and its constituent members, by the provision of *Public Liability Insurance*, and *CAL*, *APRA* and *Screenrights* licencing. However, the policy and the licences are not infinite: they do not protect against infringements, but provide 'cover' where members have been compliant with the terms of the policy and the licences.

The Network has adopted the following Statement of Accountability:

The Network will ensure that in conducting its operations it will

- *act in good faith towards its constituent member groups and the individual membership of those member groups*
- *maintain insurance for its own operations, including committee member liabilities*
- *ensure that members understand how to avoid personal liability and directors' liability under the blanket insurance policy*
- *comply with its legal obligations under the Associations Incorporation Act, and under legislation (both Commonwealth and State) dealing with*
 - *discrimination against individuals*
 - *the privacy of individuals*
 - *copyright*
 - *occupational health and safety*
- *ensure that Network committee and constituent members understand and comply with the Network constitution*
- *assist constituent members to understand and comply with their own constitutions*
- *deal promptly with concerns from its constituent members*
- *generally, assist its constituent members to understand their responsibilities of compliance, and accountability.*

Taxation and Government Regulation

Whether or not your U3A is incorporated as an association, it will have a status which attracts various taxes (income tax, GST etc) unless it is exempted from payment. This is another reason to be incorporated as an association with not-for-profit status.

What is a “Not-for-Profit” Organisation?

A ‘not-for-profit’ organisation is one which is not carried on for the profit or gain of its individual members. This applies for direct and indirect gains, and both while the organisation is being carried on and on its winding up. The Tax Office accepts an organisation as not-for-profit if its constitution or governing documents prohibit distribution of profits or gains to individual members and its actions are consistent with the prohibition. To meet this requirement, your constitution will need to specifically include a provision such as the following:

On the winding up or cancellation of the registration of the association, the nett assets of the association (after payment of any debts and expenses including any associated with the winding up) will be distributed in accordance with the following special resolution passed by the association at the time of adopting this constitution:

- (a) as to any asset or any unexpended part of a grant that has been provided by a government or public authority – to be returned to that authority;*
- (b) as to any other assets or funds, to be distributed to such member U3As whose constitution, at the time of distribution, prohibits the distribution of property to its individual members.*

Being a not-for-profit association does not mean the association is not permitted to make a profit on its activities – obviously most need to do some fundraising in addition to membership fees. It means that the profit is retained by the organisation and not distributed to the members.

Taxation liability and exemption.

A not-for-profit association (NFP) is liable to pay tax unless it is exempted from doing so. The two taxes most likely to be incurred by NFPs are income tax and Goods and Services Tax (GST).

Unless exempted from payment, NFPs with a taxable income of between \$417 and \$915 are taxed on their taxable income above \$416. at the rate of 55%, and NFPs with a taxable income above \$915 are taxed on all of their taxable income at the rate of 30%. Membership fees are not income for this purpose but the proceeds of other fundraising activities will be. (Of course, expenses incurred in raising income are deductible before a tax liability is incurred).

There is no need to register for GST if turnover is below \$150,000 gross per annum.

However, a NFP can be exempted if it is accepted by the Australian Tax Office (ATO) as a “charitable organisation”. Membership of the Australian Charities and Not-for-Profit Commission (ACNC) is recommended to avoid having to report annually to the Tax Office and the Department of Fair Trading.

It is therefore advisable for the each U3A to obtain an Australian Business Number (ABN). Otherwise, there is an obligation to obtain a tax file number and pay tax on any profit. Application can be made online at www.ato.gov.au. Once the ABN is obtained, the NFP (U3A) can apply for exemption from income tax and GST on the basis that the organisation as an educational organisation, is also a charitable organisation.

There is useful information for NFP administrators (including treasurers) available on the ATO website, in a designated NFP area. It includes an “Induction package” and other explanations.

Australian Charities and Not-For-Profit Commission

Since December 2012, there is now a national regulator of charities, the Australian Charities and Not-for-profit Commission (ACNC). The ACNC is responsible for determining the charity status of certain organisations for Australian Government taxation purposes and maintaining a charity register. As part of its status determinations, the ACNC determines whether an organisation is a particular type of charity, including a public benevolent institution or health promotion charity.

Registration with the ACNC is voluntary. However, charities must be registered with the ACNC if they want to be endorsed by it to access charity tax concessions. This means for existing or new U3As, which are categorised as “Advancing Education” or “Advancing Social or Public Welfare” benefit greatly from membership of the ACNC.

What is a “charity” and a “charitable purpose”?

There is now also a statutory definition of a “charity” and “charitable purpose” which will begin to apply to all organisations claiming that status, as from 1 January 2014.

The definition of charity is that an entity must be:

- not-for-profit
- have only charitable purposes that are for the public benefit.

Categories of charitable purposes listed in the Act are:

- **advancing health, education, social or public welfare**, religion, culture and the natural environment
- promoting reconciliation, respect and tolerance between individuals, promoting or protecting human rights, protecting the safety of the general public, and preventing or relieving the suffering of animals
- any other purpose beneficial to the general public that is analogous to the above purposes

- promoting a change to any matter established by law, policy or practice where the change will aid one of the above purposes, or opposing such a change where the change will oppose or hinder one of the above purposes. (ie advocacy).



APPENDIX 1

U3A Australia Ltd

The Alliance of U3A Networks has been replaced by the incorporation of U3A Australia Ltd, whose web address, when available, should be placed in this section.

U3AAA has been ineffective as the Federal Government cannot talk to Associations, which are State based. An incorporated NFP Company is required to have a Federal communication opportunity. (June 2023)

The Alliance operated under a Memorandum of Understanding and all State Networks, the ACT and U3A Online being current participants, each nominating a Delegate to participate in its meetings under a two-year rotating Chair and Secretariat arrangement.

U3A Australia Ltd will meet physically whenever possible during U3A State Conferences, related gatherings or electronically in order to exchange views and cooperate in the development of initiatives for the advancement of and support for the U3A movement.

U3A Australia Ltd has three primary objectives:

- (1) To foster closer cooperation between U3As across Australia.
- (2) To facilitate the provision of a voice for U3As at a national level in Australia where this might be deemed necessary (e.g. to enable the Alliance to apply for grants to further R&D in the mature age sector).
- (3) To maintain a register of all U3As in Australia (currently held by U3A Online).

When available its website address should be included with a request that all Network members include it on their websites.