

# Funding sub-Group Report

March 2025

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## Introduction

In February 2024 the u3aCarrick Committee requested the formation of a sub-group to review the subscription scheme currently in use and to make recommendations where appropriate. The Terms and Conditions of the sub-group are listed in appendix 1.

## Members of the sub-group

Mike Rogers, Liz Linne, Ray Hutt, Martin James, Jenny Fulleylove and Patsy Ross.  
The sub-group consists entirely of members of u3aCarrick.

## Background

Currently, u3aCarrick operates under a subscription model involving a single fixed annual payment. The income is supplemented through fundraising events organised by the Committee. From this income, all venue costs and certain support costs, as agreed by the committee, are covered.

The funding sub-group will investigate concerns raised by some u3aCarrick members regarding the financial security and fairness of the current subscription model.

## Areas of Investigation

1. Financial position
2. Group registers
3. Venue register
4. Funding schemes at other u3as
5. Alternative funding schemes
6. Views of Group Leaders and Members

### 1. Financial position

The financial position for the last financial year of u3aCarrick including income from subscriptions and the costs of venues used for group activities, and other administration costs was presented in the Treasurer's Report at the AGM in April 2024. The report identified a modest deficit which was considered temporary and due to the moving of the accounting year by one month.

To keep up with general inflation and with the predicted rise in venue charges and other costs a rise in the member's subscription of £2.00 (7.5%) was agreed for the following year.

A Treasurer's Report for 2024/25 is included in Appendix 2.

The sub-group questioned whether there was sufficient information available to the Treasurer and the Committee in general. Information was needed to allow the reasonable tracking of costs against income over the current year and to provide reasonable predictions for the following year.

These information sources are further explored in the sections on Group Registers and Venue Registers.

### 2. General Information on Groups

On the u3aCarrick website there is a link to the Group Leaders (GLs) Information Pack which includes advice for GLs and instructions on the completion and submission of an Attendance

Register. The GL Pack is in need of revision, in particular regarding the responsibilities of GLs and the reasons for providing the information to the Committee. There is a need for the new Beacon system to be explained to GLs, with details on how it can help GLs to run their groups and, therefore, to help the Committee manage u3aCarrick.

The Pack explains that all GL duties do not need to be carried out by the same person, other group members with particular skills should be encouraged to help.

Consideration should be given to the inclusion of venue costs on the Attendance Register, ideally with a cumulative total for each group.

Currently (15/03/25) there are 681 members and 69 groups listed. The December Newsletter Events Calendar listed 115 group meetings.

Venue costs were incurred by 43 groups, up to 31/10/24. The annual venue costs vary considerably between groups, from around £100 to £1200. The costs per group member vary between £2 and £32.

### 3. Venue register

One of the responsibilities of the GL is to ensure that groups incur the lowest reasonable cost, which is often reflected in the choice of venue. The sub-group considered whether there is sufficient information available about the venues and their charges.

It would be helpful to GLs if there was easy access to the details of the possible venues; they would then be able to choose the most cost effective venue for their activity. There is a facility on Beacon to list venues with their contact details and basic information. Information about the facilities, costs, accessibility, cancellation policy etc could be included in the notes section. The venue information should also be on the u3aCarrick website so that it is accessible to all members.

To ensure that the information is kept up to date there should be a venue coordinator appointed.

### 4. Funding schemes at other u3as. Appendix 5 Including those in Cornwall, Appendix 6

The websites of a number of u3as across England were checked to establish, where possible the number of members, the subscription and how venue costs were funded. Information was obtained for 21 groups in Cornwall and a further 8 groups outside Cornwall.

The various funding schemes adopted by other u3as include the following:

1. A single annual subscription. 4 u3as eg Buxton and District U3A

2. An annual subscription with groups undertaking their own funding. 11 u3as eg Torpoint & Rame,
3. Annual subscription with partial self funding for groups up to an agreed limit, with subsidising above that limit. 2 u3as eg Moseley, Kings Heath & District u3a
4. Annual subscription plus a further fee depending on the group's costs. 7 u3as eg Camberley U3A, Farnborough U3A, Milford & Godalming u3a, Bude & District
5. Annual subscription plus a fee for each meeting attended. 4 u3as eg Madeley and District U3A, Cheadle U3A

## 5. Alternative funding schemes. See Appendix 7

1. Keep the basic subscription. The scheme will require predicting income and expenditure so that the next year's subscription can be set.
2. Basic subscription plus contribution to venue cost collected by GLs.
3. Limit by cost or number of meetings or total of group members annual subscription.
4. Tiered subscription. Subscription would be either standard or premium, depending on venue cost.
5. Additional contribution. Basic subscription plus a small one off contribution from each member for each group with venue costs.

In appendix 7 These funding options are listed under the following headings with more detail and a preliminary suggestion of pros and cons.

1. Raise subscription
2. Group responsibility
3. Meetings fee
4. Cap by cost
5. Cap by number of meetings
6. Cap cost by number of members times basic subscription.
7. Tiered subscription
8. Additional contributions

## 6. Views of Group Leaders and Members

The views of GLs were sought through a questionnaire that requested current details about their membership and the activities of the group (Appendix 4).

Out of the 65 groups known at the time 36 replies were received. Of those 10 GLs were prepared to collect an additional fee if necessary. Of those who gave additional comments, the

general feeling was that it would be onerous and complicated to collect additional fees. The overall view was that the single annual subscription scheme should continue and if necessary the annual subscription should be increased to securely cover the costs.

## 7. The role of Group Leaders in the financial management of u3aCarrick

The Committee has a wide range of responsibilities, most obviously retention and growth of the membership, facilitating the activities of the various groups, through the provision of resources and communicating with all members through a variety of methods e.g. regular meetings, email, post, telephone, Zoom, Facebook and the website.

The financial health of u3aCarrick is another Committee responsibility and is crucial as it impacts the ability to invest in the resources and equipment needed to maintain an active and vibrant organisation. In particular the need to cover the venue costs for many activities that require specific facilities.

To carry out these responsibilities the Committee is dependent on the information provided by the GLs. To help the GLs collect and pass on the information a standard system is needed which will provide these details. It must be easy to use and not onerous to the GLs who are volunteers and central to the ideals and ambitions of the u3a.

### Attendance register

Perhaps the most important information that the GL keeps is the attendance register. The register provides a list of those present in case of an emergency or if there is a need to use the insurance cover provided by The Third Age Trust.

For the Treasurer the register provides confirmation that invoices received from a venue are correct and can be paid. For the Groups Coordinator and the Membership secretary it provides proof that those attending are paid up members.

Using all of the above information the Committee can ensure that the u3a is making best use of the member's contributions.

### Information collected

The attendance register should have a list of the group members. The best source of that list is from Beacon, which would be up to date and ensures that everybody is a paid up member then there would be no need to check membership cards.

For each meeting there should also be the date, the venue and which group members attended.

The preferred method to pass the information on to a Committee officer would be by email; as a file, a scanned document or a photo. If no one in the group can do this then an alternative could be arranged through the Groups Coordinator.

For groups with a venue that has a charge, provision of the attendance information should be a condition of funding.

#### Costs of Group activities.

By far the largest outgoing for the u3aCarrick finances is the cost of the venues. About half the groups have free venues and half need to pay; there are many reasons for paying, usually group size or the requirement for special facilities. The choice of a particular venue will include the practical aspects of public transport, parking, accessibility etc.

To keep the costs to a minimum the GLs should ensure that they are using the lowest cost venue that they can and only booking for the minimum time needed for the activity. To help with choosing a venue GLs should have easy access to a venue register (see sect 4) containing all the information available to u3aCarrick.

## Conclusion and Recommendations

After reviewing the subscription schemes of other u3as a number of possible alternatives were considered. Appendix 7 lists those alternative schemes with pros and cons for each.

Considering those schemes and seeking the views of the membership through the group leaders the sub-group believes that u3aCarrick should continue with the single annual subscription for membership fees. However, to achieve this careful management of venue costs will be essential.

### Recommendations to the Committee for future actions

1. Continue with the basic single subscription scheme, with clear controls.
2. Priority given to the role of group leaders, recognising their importance and responsibilities, and providing support.
3. Review the Group Leader's Information Pack.
4. Establish a system for collection and submission of attendance register information
5. Set up a venue register and a coordinator
6. Ensure transparency of group venue costs to the full membership
7. Publish to the members the itemised predicted future costs used to set the next years subscription
8. Consider an upper limit on venue cost per group member.

# Appendix 1: Terms of Reference

## Preamble

With reference to the u3aCarrick constitution para. 8(viii) "The Committee may appoint sub-committees consisting of at least one of its members for the purpose of performing any function or duty which in the opinion of The Committee would be more conveniently undertaken or carried out by a sub-committee, provided that all acts and proceedings of any such sub-committees shall be fully and promptly reported to The Committee."

Currently the subscription model for u3aCarrick is to have a single fixed annual payment. From this income all venue costs and certain support costs, as agreed by the committee, are paid.

The investigation undertaken by the funding sub-group will address concerns raised by some members of u3aCarrick over the financial security of the model and whether the system is fair to all members.

## Primary Objectives

1. To produce a report to be presented to the Committee regarding viable alternative funding models together with their implementation, management and maintenance.
2. To establish the current position of the u3aCarrick finances in relation to income from subscription and the cost of venues used for group activities.
3. To consider whether the model is sufficiently robust and flexible to cope with future financial pressures.
4. To investigate alternative subscription and venue cost models.

## Duties and Responsibilities

1. To provide regular updates on progress to the Committee.
2. The final report to be completed before 12/01/2025.
3. At all times, the requirements of current constitution of u3aCarrick and the Charity Commission must be applied.

## Appendix 2: Annual accounts 2024/25

<b>Carrick u3a</b>			
<b>Statement of Accounts: all accounts</b>			
<i>Printed 31st January 2025 19:05</i>			
<b>Income &amp; Expenditure, 1st February - 31st January</b>			
<i>Start year</i>		2024	
<i>Category</i>	<i>In</i>		<i>Out</i>
Catering			£ 348.99
Charity Lottery	£ 623.00		
Donations	£ 317.11		
Equipment	£ 30.00		£ 368.38
Fundraising	£ 1,628.22		
HMRC Gift-aid	£ 2,634.42		
Interest	£ 568.09		
Membership	£ 18,968.00		£ 26.00
Newsletter Printing			£ 1,224.00
Postage	£ 1,037.10		£ 1,546.65
Re-Imburse	£ 84.00		£ 134.75
Speakers			£ 110.00
Stationary			£ 602.13
TAM postage	£ 120.48		£ 114.16
TAT			£ 2,848.00
TATTL Beacon			£ 892.00
Trips	£ 740.00		£ 975.00
Venues	£ 29.40		£ 17,056.38
Website			£ 177.97
Zoom			£ 155.88
Sub-totals	£ 26,779.82		£ 26,580.29
Brought forward	£ 26,277.70		
<b>Total</b>		<b>£</b>	<b>26,477.23</b>

## Appendix 3: Venue costs

### Treasurer's report for 1 Feb 2024 to 31 Jan 2025

Member numbers and attendance added for comparison.

VENUES	GROUP	Members	Av. attendance	N. of meetings	Cost per meeting	Cost per year
ZOOM	A SHIELDS ITALIAN GR			Yearly	£6.50	£155.88
CARNON DOWNS	JAZZ APP	23	11	23	£10.00	£244.00
	PHOTOGRAPHY	30	17	23	£15.00	£363.00
	PHILOSOPHY 2	14	11	11	£12.00	£112.80
	ROCK & ROLL	15	10	14	£10.00	£147.00
	COMMITTEE			12	£12.00	£152.00
	CARRICK u3a MEETING			6	£8.00	£63.00
	Garden Group			1	£11.00	£11.00
	Training/Digital/Funding			3		£24.20
FEOCK	TABLE TENNIS (Mon)	23		80	£11 ea or both,£22	£1,232.00
	YOGA (Mon)	22	11	32		
	TABLE TENNIS (Wed)	23		54	£11 ea or both £22 for 4 hrs	£1,155.00
	ART (Wed)	16	9	42		
	FRENCH FILM (last wed)	25	15	9		
TREMOUGH/FALMOUTH	BADMINGTON 1 (Thurs)	24	16	40	£19.50	£780.00
	SHORT TENNIS (Friday)	21	11	37	£19.50	£692.25
KEA	CARRICK CONSORT (Fri) PRE INC	20	14	34	£18.00	£681.00
	CHOIR (Wed)	38	27	45	£18.00	£858.00
	HISTORY(Mon)	50	30	7	£18.00	£132.00
	TRAVELLERS TALES (Thurs)	112	36	11	£18.00	£246.75
	SCIENCE TALKS (Thurs)	96	34	12	£18.00	£225.00
	QUIZ EVENING			3	£27.00	£96.75
	MONTHLY MEETING(Tues)			1	£18.00	£18.00
	EGM			1	£27.00	£27.00
	BINGO			1	£27.00	£27.00

	T H MEMORIAL MEETING			1	£31.50	£31.50
PIRRAN Church hall	MAHJONG (Fri)	16	8	19	£12.00	£228.00
PIRRAN Church hall	UKULELE	30	15	18	£12.00	£216.00
PERRANWELL	SOCIAL DANCING (Mon)	31	21	34	£28.20	£964.20
	Kitchen for S/D party, paid by GL			2.25	£14.10	£29.28
	CARPET BOWLS 2	30	14	42	£28.20	£1,184.14
	AGM			1		£42.30
	CHRISTMAS SHOW			1		£42.30
MYLOR	CARPET BOWLS (Fri)	22	15	45		
	LINE DANCING (Fri)	32	19	45	£24.00	£1,080.00
	CARRICK BELLS (Tues)			49		
	SHORT TENNIS 1 (Tues)	17	10	39	£24.00	£1,056.00
THREEMILESTONE	FRENCH CONVERSATION	19	19	36	£20.00	£720.00
	SCRABBLE	8		11	£20.00	£220.00
	SKITTLES (Wed) Monthly	15	15	12	£30.00	£360.00
CENTRAL BAR	RUBBER BRIDGE (Mon)	11	7	51	£15.00	£765.00
TRURO LIBRARY	TRURO MEETING/STEERING			3	£32.00	£106.00
TRURO CC	Petanque (Wed)	21	7	Yearly	£54.00	£54.00
PERRANWORTHAL CC	CROCQUET	68	36	32	£27.50	£880.00
BOSVALE C Ass	CORNISH DANCING (Thurs)			39	£14.00	£559.00
PONSANOOTH HALL	SCOTTISH DANCING (Wed)	11	7	27	£21.00	£460.50
MORESK	BOARD GAMES (Tues)	9	9	10	£10.00	£100.00
CHACEWATER P C	HANDICRAFT (Thurs)	12	7	48	£8.00	£384.00
CHACEWATER P C	EUCHRE 2			1	£16.00	£100.00
MABE	GROUP LEADERS MEETING			1	£30.00	£30.00
ARCHIE BROWNS	MEDITATION			7	£10.00	£70.00
<b>Total for year</b>						<b>£17,125.85</b>

## Venue Costs, estimates for 2025/26

Estimates based on latest venue costs and membership information where available. Both are likely to change through the year.

Venue	Group	Members	No of sessions	Cost/ session	Cost/year
Carnon Downs	Jazz Appreciation	23	20	£11.00	£220.00
	Photography	30	23	£16.50	£379.50
	Philosophy	14	11	£8.80	£96.80
	Rock & Roll	15	14	£11.00	£154.00
	Group leaders meetings		2	£11.00	£22.00
	Committee meeting		12	£13.20	£158.40
Feock	Table Tennis (M)	-	80	£11.00	£880.00
	Table tennis (W)	-	54	£11.00	£594.00
	Yoga	22	32	£11.00	£352.00
	Art	16	38	£11.00	£418.00
	French Film	25	9	£11.00	£99.00
Tremough	Badminton	24	40	£19.50	£780.00
	Short Tennis (F)	21	37	£19.50	£721.50
Kea	Carrick Consort	20	36	£21.00	£756.00
	Choir	38	48	£21.00	£1,008.00
	History	50	9	£21.00	£189.00
	Travellers Tales	112	11	£31.50	£346.50
	Science	96	12	£21.00	£252.00
	New members meeting		1	£21.00	£21.00
	Monthly Meetings		12	£21.00	£252.00
Perranarworthal	Mahjong	16	22	£12.00	£264.00
	Ukulele	30	24	£12.00	£288.00
Perranwell	Social Dancing	31	38	£30.00	£1,140.00
	Carpet Bowls (2)	30	42	£30.00	£1,260.00
	AGM		1	£30.00	£30.00
	Tony Herring Lecture		1	£30.00	£30.00
	Talent Show		1	£30.00	£30.00
Mylor	Carpet Bowls (1)	22	45	£12.00	£540.00
	Line Dancing	32	45	£12.00	£540.00
	Carrick Bells	-	44	£12.00	£528.00

	Short Tennis (T)	17	39	£12.00	£468.00
Threemilestone	French Conversation	19	30	£20.00	£600.00
	Scrabble	8	11	£20.00	£220.00
	Skittles	15	12	£30.00	£360.00
Central Bar	Bridge	11	50	£15.00	£750.00
Truro	Petanque (annual fee)	21	63	£0.00	£54.00
Perranarworthal CC	Croquet	68	44	£30.00	£1,320.00
Ponsanooth	Scottish Dancing	11	26	£19.50	£507.00
Moresk	Board Games	9	10	£10.00	£100.00
Chacewater	Handicraft	12	48	£8.00	£384.00
Archie Browns	Meditation		12	£10.00	£120.00
Home	Italian (Annual Fee)		1	£155.88	£155.88
<b>Total predicted cost</b>					<b>£17,388.58</b>

## Groups without venue costs

Group	Venue	Meeting/yr	No group members	Average attendance
Allotment	Private House		-	
Archery	Private House	5	7	6
Charity Lottery	Various		-	
Connected Cafe	Private House	2	23	8
Creative Writing Truro	Private House	0	1	
Euchre	Private House	12	16	12
First Saturday	Various	12	21	16
Fourth Friday Falmouth	Various	11	20	15
French Beginners	Denyer Court	0	-	
Garden	Various	12	30	16
Italian	Online	24	8	7
Mondays Online	Online	12	7	3
Music Appreciation	Private House	12	12	5
Petanque 1	Gyllyngvase Beach	24	40	30
Petanque 2	Boscawen Park	63	21	7
Philosophy 1	Victoria Inn	22	14	10
Play Reading	Private House	23	17	8
Questions Of The Day 1	Private House	12	10	8
Questions Of The Day 2	Private House	6	11	7
Quiz	Victoria Inn	11	40	21
Reading Falmouth	Bay Court	12	7	6
Reading Truro online	Various	9	10	10
Sailing	Various	0	-	
Spanish Beginners	Norway Inn	40	20	12
Spanish Complete Beginners	Denyer Court	40	10	8
Third Thursday Truro	Various	12	15	8
Walks Amblers	Various	12	20	8
Walks 5 Bananas	Various	46	36	13
Walks Ramblers	Various	43	22	15

## Appendix 4: Group Leaders' questionnaire

1. Numbers in the group?
2. Average attendance?
3. Number of meetings per year?
4. Length of each meeting?

The following questions may not apply to your group but feel free to comment on them.

5. To reduce membership fees do you think that your group would
  - a. Reduce length of meeting?
  - b. Reduce the number of meetings?
  - c. Use a non-charging or lower charging venue?
6. If there was a reduced basic membership fee, do you think any members would leave if they had to pay an additional fee for room hire?
7. Would you or another member be happy collecting this extra fee?
8. When all the replies are in, would you like to attend a Group Leaders meeting to discuss the result? YES/NO.

## Appendix 5: Examples from other U3As

The membership, group numbers and costs were found by a quick look through the websites.

### **Moseley, Kings Heath & District u3a Venue policy**

<https://moseleykingsheath.u3asite.uk/>

£18 - 500 members 50+ groups

Your Executive Committee ("we") has always followed a compromise approach between these extremes, expecting members to fund venue costs up to a certain level (the so-called AVCs) and subsidising above that level where necessary, trying to take account of different circumstances. For example, we are more generous in funding start up groups which have not yet attracted sufficient members to cover their costs.

### **Spreadsheet of venue costs for Christchurch U3A**

<https://www.christchurchu3a.org.uk/utilities/RCA21-22.php>

£45 - 87 groups

### **Camberley U3A**

<https://cu3a.org.uk/prospectus>

£16 plus term fee, £0 to £36 depending on activity

1800 members - 100+ groups

## **Madeley and District U3A**

<https://madeleydistrictu3a.wordpress.com/membership/>

£17.50 plus £1 or £2 for each meeting

35 groups

You can join Madeley and District U3A at any time. Our membership year runs from September to August.

Annual membership is only £17.50 Membership entitles you to discount at some stores e.g. 10% at Cotswold Outdoors. For each interest group meeting attended in the Madeley Centre or other hired venue, the cost is only £2. For all other u3a events, including interest group meetings in homes, walking groups, excursions (including the Dining Club) and small groups that meet in the cafeteria, the cost is £1.

The combined subscription income covers room hire, external speakers' fees and expenses, equipment purchase and hire, printing and advertising. It includes a small amount that goes to the Third Age Trust. This provides insurance cover and for those that want it, free copies of the house journal "*Third Age Matters*", which is posted directly to members' homes. Some activities involve additional costs e.g. materials, travel, entrance fees.

## **Cheadle U3A**

<https://cheadleu3a.org.uk/join-us/>

£15 plus £2 per session

700 members - 50 groups

There is a £2 fee payable at each Activity session you choose to attend. This contributes towards the venue hire cost for the Group Activity as a whole. (There may be times when a Group Leader and their Group Members choose to enhance the Group Activity eg via a trip out or inviting a guest speaker which may involve an additional cost to the Group Members . This additional cost would need to be agreed by the Members.)

## **Farnborough U3A**

<https://www.u3afarnborough.org.uk/enrol/faqs>

£45 plus charge for costly venues

800 members - 80+ groups

The annual membership fee is £45. Attendance at most groups is free unless they have a professional tutor where a charge is made to cover the tutor's costs. An additional charge is also made for those attending groups which require a costly or specialist venue such as a gym or sports hall. The details of which groups attract an extra charge are in the Yearbook.

## **Milford & Godalming u3a**

<https://wp.milford-u3a.org.uk/membership-join/>

200 members - 12 groups

£25 plus £10 for members of groups with higher costs

The 2023/24 subscription is £25 per member. We accept payment by bank transfer (BACS) or cheque (Credit or Debit cards can be used for future renewals) The address to which forms & cheques should be sent is shown on the application form.

Members joining a group that meets more than once a month in hired premises will be asked to make a one-off contribution of £10 towards the additional costs involved. This is a one-off payment, however many such groups you join.

### **Buxton and District U3A**

<https://buxton.u3asite.uk/>

<https://buxton.u3asite.uk/wp-content/uploads/2023/11/WP-report.pdf>

£47 annual fee

400 members - 50+ groups

Membership of the Buxton & District u3a 2024 is £47 per year **all-in cost** (1 April – 31 March).

Working group investigated options, Committee decided to stay with all-in subscription.

## Appendix 6: Cornwall u3as

Found using the following Google Maps search

<https://www.google.com/maps/d/u/0/viewer?mid=1ql-JDz72cABBFoZXGRgixlLQeX5kCtc&ll=50.57572422992766%2C-4.442062359501066&z=10>

15 found.

The membership, group numbers and costs were found by a quick look through the websites.

Land'sEnd & District (40)

<https://u3asites.org.uk/lands-end/home>

£15 plus £2 per meeting

Penzance u3a (200)

<https://penzanceu3a.u3asite.uk/>

£12 plus depends on group eg Yoga £5 for 1.5hrs

St Ives u3a (4 groups)

<https://www.u3astives.co.uk/>

£15 plus £2 per fortnightly meetings and venue costs for interest groups

Hayle u3a (6 groups)

<https://u3asites.org.uk/hayle/welcome>

£12 plus £1 per meeting

Helston & District (21 groups)

<https://u3asites.org.uk/helston/home>

£14 plus nominal venue costs

Roseland u3a

Link not working

Newquay (33 groups)

<https://newquay.u3asite.uk/>

£20 plus small venue charge where needed

St Austell (40+ groups)

<https://staustellu3a.org/>

£20 plus charge for venue costs

Lostwithiel (20 groups)

<https://www.lostwithielu3a.org.uk/>

£18 plus small charge for venue costs where needed.

Liskeard & District (33 groups)

<https://u3asites.org.uk/liskeard/home>

£16 plus contribution to some venues

£2 Line Dancing

£2 Table tennis

Looe & District (200)

<https://looeu3a.org/>

£?? Plus interest groups free but events and meetings may be charged

£2 Ukelele

Finance info

<https://looeu3a.org/wp-content/uploads/2024/04/looe-5e0-district-u3a-financial-policy-.pdf>

Interest groups are expected to be self-financing and can collect such sums of money as the group members and leadership deem to be necessary to undertake their activities.

Saltash (300)

<https://www.saltashu3a.org.uk/>

£?? Plus some venue costs

£2.50 Table tennis

Launceston & District (234)

<https://launceston.u3asite.uk/>

£12 plus contribution to some venue costs eg Dance £5 for 6 sessions

Bude & District (38 groups)

<https://budeu3a.co.uk/>

£10 plus £5 for Newsletter, contribution to venue costs eg Yoga £2, Croquet £5

Torpoint & Rame (17 groups)

<https://u3asites.org.uk/torpoint-rame/welcome>

£13 plus venue costs

## Appendix 7: Possible funding schemes

### 1. Subscription only

Set each year to cover anticipated costs

**Pros:**

Simple, understandable to all.

No extra duties for group leaders.

**Cons:**

Needs consistent and complete record keeping for predicting costs and membership.

Results in all members to contribute to costly venues.

Increasing subscription may reduce membership.

### 2. Group responsibility

The group is responsible for all aspects of venue booking and cost. The funds collected belong to the u3a and the Treasurer pays the invoice when contributions have been collected.

**Pros:**

Responsibility remains with those using the facilities.

Reduces basic subscription

**Cons:**

Very big change for group leaders, group members and Treasurer

### 3. Meetings fee

Small fee (eg £1) for every meeting attended where there is a cost.

**Pros:**

Relates a member's attendance to cost.

Could reduce subscription

**Cons:**

Difficult to administer very many small payments and significant cost for members.

### 4. Cap by cost

Limiting total annual cost for any group

**Pro:**

Simple and could be combined with (2) if the group is willing.

**Cons:**

U3a should be encouraging activity, not limiting it

Difficult to agree on the limit level.

### 5. Cap by number of meetings

Limit eg monthly, weekly as appropriate

**Pro:**

Simple and could be combined with (2) if the group is willing.

**Cons:**

U3a should be encouraging activity, not limiting  
Difficult to agree on the number of meetings

### **6. Cap cost by number of members times the basic subscription.**

The overall annual venue cost for each group should not exceed the annual subscription times the number of group members. This scheme would initially apply to new groups and could later be used to influence existing groups.

**Pros:**

The costs of a group would not exceed the total subscription paid by the group.

**Cons:**

Some members belong to several groups.

### **7. Tiered subscription**

for members of groups with costs per person above a set level

**Pros:**

Shifts costs to those that use costly venues

Reduces any increase in basic subscription

**Cons:**

Complicated to decide on levels and to administer

### **8. Additional contributions**

For members of groups with venue costs; could be a fixed amount for all groups eg £5 or related to the costs per person for each group.

Would be for all members of the group, not just attendees.

Would be an annual payment

**Pros:**

May allow main subscription to be reduced or frozen then reassessed annually

Relatively small extra cost per person compared to the activity outside of u3a

Possibly managed through Beacon

**Cons:**

Would require cooperation of group leaders

They would need to know it had been paid

Difficult to balance fairness between high and low venue costs