



## FINANCIAL HARDSHIP POLICY



Burnley Bobcats ADM Swimming Club is keen to be inclusive and to support our swimmers if they or their family encounter financial hardship. The Club operates on a non-profit making basis and therefore has limited funds and high overheads to which it is committed to pay. However the Committee recognises the importance of our swimmers being able to continue to train regularly. The Committee have agreed to operate a limited Hardship Fund of £1000 to support our swimmers and their family if they are experiencing a period of financial hardship. The Hardship Fund will operate under the following guidelines:

- This fund is designed to be of temporary support, to help bridge the gap whilst families explore local Trusts, Charities and other agencies in order to financially support the swimmer's fees.
- To be eligible to apply for funding under the Hardship Policy, swimmers must have been a member of the Club for a minimum of three months and demonstrated a commitment to the Club having regularly attended sessions. If the Club receives multiple applications for funding, or funds are limited, the length of membership may determine priority.
- Support would be available for a maximum of 6 months or when the funds run out, whichever is the soonest, for up to 2 swimmers per family. The application would be reviewed after 3 months.
- An application for funding can only be applied for once per swimmer, with each application considered on a case by case basis.
- If the Hardship Fund has been exhausted and the Club is deemed to be running with minimum reserves, the fund may not be available.
- A reduction of monthly fees by up to 50% is available. Funds may also be used for other swimming related expenditure e.g. ASA fees, annual membership fees, competition entry fees or training equipment costs.
- Applications to the Hardship Fund must be made **in writing** to the Club Chair Person (or Vice Chair Person) or Welfare Officer. All applications will be considered and dealt with confidentially between the Chairman (or Vice Chair-Person), Welfare Officer, and/or Head Coach if appropriate. A minimum of two Club Officers can approve, without referral to the Committee to an application for funding under the Hardship Policy.
- If approved, the Membership Secretary and Treasurer will be informed to prevent inappropriate reminders for fees. The Committee will be informed that the fund has been accessed but no further details will be disclosed, ensuring confidentiality is maintained.
- If approved, the start and finish time of the fund will be agreed and provided in writing to the family.

Approved at committee meeting 28<sup>th</sup> February 2017