



# Kingsbridge Kingfishers Swimming Club

## Hardship Policy

Kingsbridge Kingfishers Swimming Club (the Club) believes that every swimming member of the Club, who swims regularly and has demonstrated a commitment to the Club for a period of at least one term, should be supported to continue their swimming if they or their family encounter financial hardship.

The Club has a hardship fund of £100 set aside for the purpose of supporting swimmers who are unable to meet the cost of swimming with and for the Club.

Applications for support for either a short (no longer than three months) or longer period (over three months) can be made for:

### **REDUCTION, SUSPENSION OR DEFERMENT OF SWIM FEES**

In addition to assistance towards the payment of swim fees, support can also be provided to meet the following costs:

ASA CAT2 from CAT1 - competitive insurance

TRAINING EQUIPMENT - (if not already supplied by the Club)

COMPETITIVE EQUIPMENT – if swimmer is asked to swim for the Club and the Coaches feel they would benefit from more appropriate but unaffordable equipment e.g. goggles/performance costume

TRAVEL COSTS AND ENTRANCE FEES - if a swimmer is asked to swim for the Club and, or, Coaches feel that entrance to an event would be beneficial and the swimmer is unable to participate because of the cost involved, an application may be made for a contribution towards these costs.

Although difficult to anticipate members' individual circumstances any member encountering financial problems in meeting the cost of swimming with or for the Club should be able to approach any member of the Committee (or Coach) either in person or in writing. Anyone making an approach should be referred to this Hardship Policy (available on the club website) and provided with a copy if requested.



The Chairman will be informed in all cases and will determine the best course of action in accordance with this policy.

All requests will be met with the appropriate level of confidentiality. All applications or inquiries will not be discussed with anyone beyond the appropriate Committee members or the Coach.

The Chairman and Treasurer can agree, without referral to the Committee, to a request for deferment or rescheduling of costs or to a request to pay on a swim by swim basis (rather than by monthly Standing Order).

**Applications for assistance for periods of fewer than 3 months:**

Two members of the Committee and the Chairman can agree to reduce the monthly Standing Order fee by up to 50% for maximum period of three months. Assistance up to £20 for other expenditure that falls in the categories listed above may also be sanctioned.

**Applications for assistance for periods of over 3 months or additional funding:**

Seven members of the Committee are required to agree additional support from the Club to that listed above for continued assistance beyond 3 months or for longer periods of help. These will be deal with on a case by case basis.

Should it appear that the Club's hardship fund will be insufficient the Club may choose to pursue hardship funding from other sources; decide to allocate more funds or set up fund raising activities for this purpose. The recipients will, unless they give the Club their written permission to raise funds on their behalf, remain anonymous.

