



## Hardship Fund Policy

October 2017

The Club is keen to be inclusive and not to exclude athletes if they are experiencing financial hardship. However the Club operates on a 'not for profit' basis and has limited funds and high overheads that they are committed to. The Club recognises that it is beneficial for a swimmer to continue training regularly. The Committee have agreed to operate a limited Hardship Fund to help if a family is experiencing a period of financial hardship. This Fund is designed to help bridge the gap whilst families explore local Trusts and Charities in order to financially support the swimmers fees. The following are the guidelines of the Hardship Fund:-

- Available for swimmers who have been members of the Club for a period of 12 months or more
- Available for a maximum of 3 months. This should be sufficient time in which to apply for funding from outside agencies details of which can be supplied on application. At the end of this period the swimmer will be expected to pay the current squad fee or leave the club. The start and finish time of the fund will be agreed at the start of payment if approved.
- If the Hardship Fund is exhausted and the Club is running with their minimum reserve, this fund may not be available.
- Applications must be made in confidence to the Treasurer or Club Welfare Officer. The Club Administrator and Chairman will be informed if agreed so as not to chase for unpaid subs.