



Soundwell Swimming Club

Financial Hardship Policy

Soundwell 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 to support our swimmers and their families 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 eg Swim England fees, annual membership fees, competition entry fees, annual camp costs or training equipment costs and will not normally exceed £300 in total.

- Applications to the Hardship Fund must be made in writing to the Club Chair or Club Treasurer. All applications will be considered and dealt with confidentially between the Chair, Treasurer and 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 Treasurer will make the necessary adjustments on Team Unify 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.