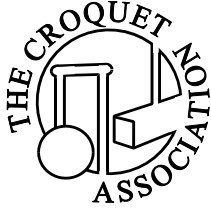


# Emergency Assistance



The CA, as the governing body for Croquet, supports clubs in a number of ways. In the crisis created by the Covid-19 pandemic, the CA has formulated a scheme to assist Member Clubs who may find themselves in extreme financial difficulties.

**This Policy statement is intended to provide details of how the scheme will operate.**

The CA has delegated authority to an “Emergency Assistance Panel” to determine applications for assistance from Full Member Clubs. The Panel has had funds allocated to them and they are empowered to offer interest-free loans to clubs who find themselves unable to pay their bills as they fall due as the result of the current crisis but who are otherwise financially viable. The aim is to prevent the permanent closure of existing clubs, if possible.

All Full Member Clubs are eligible to apply.

If the Panel are satisfied that the relevant criteria are met, they will generally award an unsecured, interest-free loan of up to a maximum of £10,000. It is anticipated that most loans will be of smaller sums than that. Loans will be repayable over a period of 3 years with the first repayment (of 50%) falling due on the 2<sup>nd</sup> anniversary and the final repayment (again of 50%) falling due on the 3<sup>rd</sup> anniversary. Further or other terms may be included in the loan agreement where necessary or appropriate.

The Panel will have to be satisfied that the applicant club is unable to meet liabilities which will fall due and must be paid before 31 October 2020, because of a lack of current income and/or insufficiency of reserves.

The Panel will be prepared to consider successive applications by the same Member Club following any change in the circumstances.

The Panel will need to be satisfied that there is a reasonable prospect of the loan(s) being repaid in full.

The standard form set out below should be used for applications and supplementary information should be attached as necessary. Essential additional papers include copies of the audited/examined accounts for the last two years; a cash-flow projection and a written report by the Federation Development Officer containing a brief review of the application and listing the pros and cons separately.

In all cases the Panel will take into account any special circumstances.

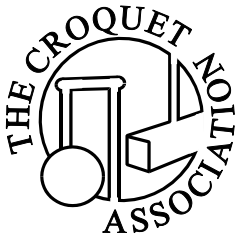
The Panel will also look for evidence that:

- i. the club has agreement for its continued occupation of land and buildings;
- ii. the officers and committee are committed to the preservation of the continued existence of the club and have the support of the existing members;
- iii. there is a reasonable expectation that members will use the club's facilities and support the club after the end of the pandemic; and
- iv. club members have demonstrated a commitment to the CA by taking up the offer of standard individual membership of the CA made available to them at no extra cost.

*John Reddish*

Chairman of the Development Committee and of the Emergency  
Assistance Panel  
(jreddish@btinternet.com)

March 2020



# Emergency Assistance Panel

## Application for Emergency Assistance

Date of application.....

Please fill in this form as completely as you can. All the information is needed to enable the Emergency Assistance Panel to consider your application fully; if you do not include it they will not be able to give it the attention you would wish.

If there is not space enough under any heading, please attach a separate sheet.

This form may be downloaded from the Download section of the CA website and filled in electronically, in which case the boxes will expand to meet your needs.

Please submit the form and attachments electronically, via your Federation Development Officer, if you can. It should be sent to [jreddish@btinternet.com](mailto:jreddish@btinternet.com). Alternatively, you may download the form, expand the boxes if you need more space, then print it out and fill it in manually.

Please delete the first two pages of guidelines from your application when submitting it electronically.

What is the name of your Club?

Are you part of a larger sports club? If so, what other sports are played?

To which Federation does your Club belong?

Has the Federation Development Officer approved the application?

If so please sign here and attach the report.

Name of the Club Contact

Amount of loan applied for

Give us a brief description of why a loan is required

Please give details of the amount and how it is arrived at

--

When will the loan be required?

--

Has the membership approved the application?

--

Have you had funding from the CA before? With what result?

--

Have you tackled other sources of emergency funds?

--

## Your Club

How many members do you have?

--

What is your annual subscription?

--

How many of your members are individual members of the CA?

Premium members	Standard members	Young Person members
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How many are referees?

--

How many are coaches?

--

How many courts do you have?

--

What proportion of your members play

AC	GC	Both
----	----	------

What other facilities do you have?

--

What are the terms on which you hold your land?

--

Do you host CA or Federation events?

--

What is your Club's annual income?

--

What are the Club's current financial reserves?

--

What else would you like to tell us about (i) the club's history and present position and (ii) why emergency support should be offered?

--

Please provide details of your Club contact here

Name	
Role in the Club	
Address	
Telephone	Mobile
Email address	

Have you attached supporting copy documents (please tick)?

Tenancy, licence or other agreement relating to tenure	Club accounts for last 2 years
Cash flow projection	