

Financial Support Guide for Clubs: Covid-19

Introduction

In these unprecedented times Swim England's biggest hope is that all of our Affiliated Clubs are able to return to the water, and continue to provide the excellent service they offer to our members.

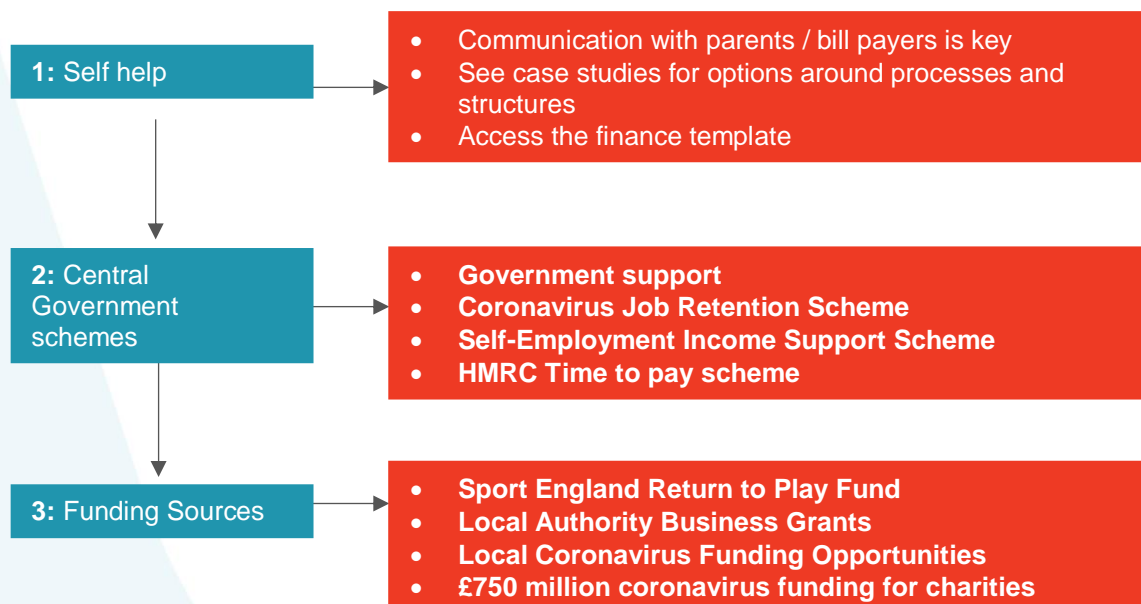
There are many concerns from our clubs, coaches and members, we hope our FAQs that we continue to add to during this evolving crisis, have been really helpful. Our Swim England employees will continue to support our clubs, committees, coaches and athletes in the best way we can.

Read our Coronavirus (Covid-19) FAQs [here](#).

We hope this guidance document really helps and supports all clubs to navigate through the current challenges.

For any further queries or enquiries please direct these to clubdevelopment@swimming.org.

The flow chart below is a good start to access the information you need to quickly and efficiently.



1: Self Help

This phase provides case studies of what other clubs have done so far in order to retain their membership and in some instances provide an alternative service to their members during the lockdown period. Case studies can be found [here](#).

Once you have looked at the case studies the next step in this phase is to conduct a review of your current club finances by completing the Swim England Finance Tool found [here](#).

Once you have completed phase one and you have a clear understanding of your current club finances you need to consider the following:

- Do you have sufficient reserves to cover current outgoings and relevant future start-up costs?
- Have you consulted your membership?
- Do you need your members to continue paying some/all of their monthly fees?
- Can you retain any coaching services to maintain support to your athletes?

If you require additional financial support then move onto phase two and three of this guide.

2: Central Government Schemes

This Phase should be followed if you do not have enough reserves or cash flow to cover your liabilities and club commitments. The Government has announced various schemes to help small businesses, the employed and the self-employed through this period.

Government Support

A full range of support measures have been made available by the UK Government in response to the Coronavirus situation. Clubs seeking financial support are advised to consider their eligibility for these:

- **Coronavirus Financial Support**
- **The Sport and Recreation Alliance** has outlined how some of these support measures recently announced by the government can support the sport and recreation sector at this difficult time:

If your club is struggling to pay coaches during this period, the Government has announced the following schemes for employed and self-employed workers. Clubs should check the contracts they have in place with their coaching staff before considering one of the following options:

Coronavirus Job Retention Scheme (for employed coaches):

The Coronavirus Job Retention Scheme, also informally known as the furlough leave scheme, was extended by Chancellor Rishi Sunak to the UK to 20 April 2021. The scheme allows all UK businesses to claim a grant from the government of up to 80% of each furloughed employee's salary, up to a cap of £2,500 per month.

HMRC will reimburse each furloughed employee's salary up to 80%, capped at a £2,500 per month limit, backdated to 1 of March 2020. This scheme will be initially open for three months but may be extended further if necessary. It applies to all employers with a PAYE who can

access support to continue paying part of their employees' salary for those who would have otherwise been laid off during this crisis.

Please be aware of the implications and restrictions if you decide to furlough teaching and coaching staff i.e. they cannot produce content for your membership whilst on furlough.

Further guidance for both employer and employee is available on the government's website via the following links:

- [Employer guidance \(Covid-19 support for the employer\)](#)
- [Employee guidance \(Covid-19: guidance for employees\)](#)

Self-Employed Income Support Scheme

The Self-employment Income Support Scheme has been extended for 6 months from November 2020 to April 2021 and will support self-employed individuals whose income has been negatively affected by Covid-19.

Grants will be paid in 2 lump sum instalments each covering a 3 month period. The third grant will cover a 3 month period from 1 November 2020 until 31 January 2021. The Government will provide a taxable grant calculated at 80% of 3 months average monthly trading profits, paid out in a single instalment and capped at £7,500 in total. This is an increase from the previously announced amount of 55%.

The Government are providing the same level of support for the self-employed as is being provided for employees through the Coronavirus Job Retention Scheme which has also been extended until March 2021.

The Government has already announced that there will be a fourth grant covering February 2021 to April 2021. The Government will set out further details, including the level, of the fourth grant in due course.

The grants are taxable income and also subject to National Insurance contributions.

Full information about this scheme is available on the government's website via the following link:

- [Self-Employed Income Support Scheme](#)

HMRC Time to pay scheme

Businesses (including swimming clubs) in financial difficulties with outstanding tax liabilities e.g. for payroll may be able to receive support via HMRC's Time to Pay service which may enable a club to delay paying if this is due to coronavirus. These arrangements are agreed on a case by case basis with HMRC. Clubs will need to contact HMRC; the relevant details can be found [here](#).

3: Funding Schemes

If you have completed Phase one and two of this document, there are still financial support options available to you through the funding options below.

Sport England Return to Play Fund

There are three parts to this new fund. Two have been adapted from pre-coronavirus funds, with one extended, and all three will now focus on supporting a safe return to play.

Return to Play: Small Grants will make awards of between £300 and £10,000, from a total pot of £10m, to help sport and activity groups, clubs and organisations respond to the immediate challenges of returning to play in a coronavirus-safe way. This could include the costs incurred by having to deliver activity in smaller groups than normal, or having the correct hygiene and safety equipment.

Return to Play: Community Asset Fund will make awards of between £10,001 to £50,000 from a pot of £5m to help local sports clubs and organisations adapt and open important places and spaces to help their local community return to play safely. This could include the costs incurred by converting existing space to meet social distancing guidelines, or improving a facility's ventilation.

Return to Play: Active Together is a crowdfunding initiative that can match fund, up to £10,000, successful Crowdfunder campaigns from a pot of £1.5m. This will help clubs and organisations raise money to cover losses of income due to coronavirus, and the partnership with Crowdfunder includes advice, guidance and training to help create a successful campaign.

Read more [here](#).

Local Coronavirus Funding opportunities

A number of Community Foundations and other organisations have launched funding programmes to assist local organisations in responding to the challenges of the Coronavirus Pandemic.

On the following link you will find a list of organisations providing support and the types of funding they have made available [here](#).

£750 million coronavirus funding for charities

Charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak.

Tens of thousands of charities providing vital services will benefit from direct cash grants to ensure they can meet increased demand as a result of the virus as well as continuing their day-to-day activities supporting those in need. Further information on this fund is available via the following link [here](#).

The Bounce Back Loan Scheme

The scheme helps small and medium sized organisations to borrow between £2,000 and up to 25% of their turnover up to a maximum loan of £50,000. 100% of the loan is guaranteed by Government and there are no fees or interest in the first year. Thereafter the interest rate will be 2.5% per year.

The length of the loan is 6 years but it may be extended to 10 years. It can be repaid early without paying a fee; no repayments will be due during the first 12 months.

The scheme is open to applications until 31 March 2021 and existing loans can be topped up to the maximum amount. Applications may be made to any of the lenders participating in the scheme which include many of the retail banks.

The scheme will be delivered through a network of accredited lenders. [Find out more via this link.](#)

Gift Aid for clubs registered as a CASC or Charity

Clubs registered under HMRC's Community Amateur Sports Club (CASC) scheme or as charities with the Charity Commission can qualify for a 25% cash rebate from the Government on donations by individual taxpayers. This can apply to a wide variety of fund raising including online donations during the pandemic.

Club subscriptions and fees do not generally qualify for gift aid but it may be available where subscriptions and fees to registered clubs have been or reduced or cancelled and members choose to continue to make voluntary payments. Members and parents must be advised that the amounts voluntarily given by them are not subscriptions or fees which they are obliged to pay, they do not carry any subscription rights and will be treated as donations qualifying for gift aid. This advice requires only a simple email or letter which should point out that the parent or member must have paid sufficient tax to cover the 25% tax rebate.

A gift aid declaration in standard HMRC format should be completed by the member or parent and claims can be made using [HMRC's Charities Online service](#).

Any clubs who would like support submitting a gift aid application are welcome to contact Swim England's consultant Richard Baldwin MBE; CTA: FCA - rkbaldwin@btinternet.com / 01494 730059.

Local Authority Business Grants

Businesses that are forced to close due to national or local restrictions and which are part of the business rates system because they have freehold or leasehold property are eligible for a grant of up to £3,000 per four weeks via their local authority. One off funding of £20 per head of population has also been provided to local authorities to support businesses more broadly at the local authority's discretion. Local authorities can decide which businesses to target and can include those severely impacted by the pandemic restrictions.

An approach to the club's local authority to ascertain its plans for discretionary grants may be worthwhile although they may not have funds available for sport.

[Find out more via this link.](#)

Regional websites and support

There is also additional support you can access through the Regions. Most Regions are currently still providing:

- Online forums
- Online club meetings
- Online courses/training
- General club support

Each region is different. To see what your region is doing please click the relevant link below to access their website:

Region	Website
North East	asaner.org.uk/
North West	swimnorthwest.org/
East Midlands	swimming.org/eastmidland/
West Midlands	westmidlandswimming.org.uk/
London	swimming.org/london/
East	eastswimming.org/
South East	southeastswimming.org/
South West	swimwest.org.uk/

For any further queries or enquiries please direct these to clubdevelopment@swimming.org.