Information & guidance for our local community sports clubs in light of the coronavirus (COVID-19) pandemic

We feel it is important to assist our local community sports clubs through this difficult time. As such, we have put together some information and guidance to help organisations consider all options of support available to them. **Please note this is not an exhaustive list and will not be suitable to all. Clubs must consider all opportunities open to them.**

**a) I RUN MY CLUB AS A SMALL BUSINESS/CHARITY, WHAT SUPPORT IS AVAILABLE TO ME?**

The UK Government has announced a range of support packages available for businesses and charities, including grants, loans and tax holidays. Please see the following link for full details – [Guidance to Employers & Businesses](#)

As this is a rapidly changing situation, it is important to look into the full detail of each of the options including the below that you think might be relevant to your organisation.

- **Coronavirus job retention scheme**: UK Government has committed to reimbursing 80% of wages of employees (on PAYE) of businesses and charities whose operations have been severely affected by COVID-19. To be eligible, employees need to have been formally asked in writing to stop working and placed on a leave of absence (‘furloughed’). The scheme can cover staff on full-time, part-time and zero-hours contracts. The scheme is now open for applications but if your organisation is considering this option, we encourage you to read the full detail as soon as possible to understand the steps you need to take.

- **Deferring VAT**: If your organisation charges customers Valued Added Tax (VAT) on goods or services, VAT payments to HMRC from 20 March 2020 until 30 June 2020 can be deferred until end of tax year 2020-21. It is important to understand that this is a deferment and your organisation will still have to make these payments at a later date.
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- **Statutory sick pay relief for small businesses:** Small businesses can reclaim up to 2 weeks Statutory Sick Pay (SSP) paid for sickness absence due to Coronavirus (COVID-19) – either ill or self-isolating. This scheme is not yet open but will be backdated for illness from 13 March
- **Self-employment income support scheme:** The UK Government has put in place a scheme to support self-employed people who have lost income due to Coronavirus (COVID-19). If your organisation contracts sports coaches or others who are self-employed they should be provided with this link
- A 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England
- **Small business grants fund (SBGF):** small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief
- **Retail, hospitality and leisure grant fund (RHLGF):** grant funding of £25,000 for retail, hospitality and leisure businesses with property with a rateable value between £15,000 and £51,000
- **Coronavirus business interruption loan scheme:** offering loans of up to £5 million for SMEs through the British Business Bank
- **A new lending facility from the Bank of England:** to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans
- **Time to pay scheme,** If your organisation is in financial distress and owes tax to HMRC, they may be able to offer payment options. Your organisation should contact HMRC
- **Third Sector Resilience Fund (Wales):** The Government emergency fund is to support third sector organisations at risk of closure due to a sharp decrease in income or that are unable to deliver services as a result of Coronavirus (COVID-19). The fund will make awards of £5,000 to £100,000 to help organisations stabilise and manage cash flow. The fund can also offer 0% interest loans starting at £50,000. If your organisation is thinking of applying, it is important that you have talked to your existing funders and explored the other government support available. The fund is open for applications

b) IS THERE ANY SPORT SECTOR SPECIFIC SUPPORT AVAILABLE FOR MY CLUB?

- We advise you to connect with your governing body for any specific guidance they are offering their member clubs
- **Sports England support:** Full details can be found here
- **Sports England: Community Emergency Fund:** The types of organisations eligible include local community & sports clubs forced to close at short notice but who are facing ongoing costs around maintenance and utility bills, and
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- **Sports England: Sector Partner Fund**: Support for active partnerships and national governing bodies, on bespoke measures that may be needed for any instances of immediate financial distress
- **Sports Resilience Fund (Wales)**: This will be used to support sports clubs and partner networks which play such a vital role in ensuring the nation is able to remain active and enjoy all the health and wellbeing benefits that sport brings. The fund will be led by Sport Wales
- **Magic Little Grants**: Grants of £500 for charities and community groups delivering sports & physical activities. Available to businesses that have an annual income under £250,000 or be in your first year of operation. The planned project must encourage people to participate in sports and exercise with the primary aim of improving the physical health and well-being of participants
- **Steven Morgan fund**: (Only open to Merseyside, North Wales and Cheshire west of M6) The fund will be open to charities and not for profit organisations across our region to help with the costs of additional emergency services to support people affected by the virus; it will also help charities experiencing a loss of fundraising revenue to stay in business
- **Gift aid**: Clubs registered as community amateur sports clubs or charities can use gift aid to generate funds from HM Revenue and Customs. An extra 25p will be paid by HMRC for every £1 donated by individual taxpayers. Members/supporters may be prepared to provide financial support to a registered club while it is closed by making donations to help it survive and HMRC will provide a 25% cash rebate on the donation
- **Comic Relief - Coronavirus Emergency Fund**: The Comic Relief Community Fund (England), is offering grants to grassroots community organisations with an income of less than £250,000. There are two types of grants available to organisations whose work delivers on one of Comic Relief’s four strategic themes: Children Survive & Thrive, Fighting for Gender Justice, A Safe Place to Be, Mental Health Matters

### c) ARE THERE OTHER CONSIDERATIONS WE SHOULD TAKE AS A CLUB TO HELP US THROUGH COVID 19?

- **Current financial position**: We recommend that the first step you take is to assess and understand the club's current financial responsibilities, including regular outgoings, anticipated debts over the next few months and cash flow management. Outgoings over the next few months will need to change and consideration given as to how these can be managed and reduced
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- **Speak to your bank:** With the above information at hand, contact your bank to discuss your club's individual circumstances and any areas they might be able to help. Examples include payment holidays on mortgages and loans, extension of any finance, or new borrowing opportunities.
- **Speak to other relevant suppliers:** Speak to your bar/catering supplier to halt future orders and check if existing stock can be sent back. This may also let relevant fridges be turned off. Temporarily halt broadband subscriptions, TV subscriptions and all other non-urgent utilities/outgoings.
- **Check your insurance cover:** Check if your insurance policy covers you for an interruption in your business, or a temporary business closure, caused by COVID-19. We understand that most commercial insurance policies held by sports organisations are unlikely to cover pandemics such as Coronavirus (COVID-19). However, every insurance policy is different and we would encourage you to check your organisation's insurance policy and if in doubt speak to the insurance provider.
- **Dealing with memberships:** Organisations should be thinking about how they ensure ongoing membership income during the pandemic. You will see lots of examples of this on social media but it is worthwhile considering the best approach suitable for your business.
- **Keeping in touch:** Keeping in touch with your members/customers during this time is important not only to check in on them but to keep them up to date with what you are doing as a business and so you can communicate likely re-opening or back to normal service.
- **Keeping your club and organisation running through COVID 19:** From physical infrastructure, to making sure your committee is still functioning, there are lots of things that can be done during this time to ensure that your club can keep running or keep it in the best position possible. Club Matters have produced a series of resources and toolkits to guide you through what you may need to do or things to consider.