

# **HARDSHIP RELIEF POLICY**

V:2015.01 23 June 2015



# Nepean Football Association Inc.

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# Nepean Football Association Inc.

## PURPOSE

The purpose of this policy is to establish guidelines and procedures for use by administrators, to assist members or families experiencing financial hardship. In doing so the Nepean FA and its subsidiaries hope to minimise exclusion from activities that may result as a consequence of financial hardship.

## BACKGROUND

Nepean Football Association Inc. (NFA), and its subsidiary groups Nepean Representative Football Club, Nepean Referees Group, and Nepean Dragons (special needs football) is a not-for-profit sporting organisation committed to providing quality football facilities and services to its members.

This policy has been developed to demonstrate to the football community what financial aid services are available and how they are administered

NFA understands that within our community, families, households and individuals may suffer financial difficulty from time to time. Financial hardship can present challenges to meeting primary needs much less discretionary activities such as sport.

Nepean FA acknowledges the role of sports in personal, physical, social and emotional development of a child/youth.

NFA works hard to manage the expenses of the organisation in order to deliver quality programs at reasonable costs as well as being able to deliver administrative and educational services to the Football Community. Our programs, services and activities are generally funded by fees paid by the users, however, the NFA will consider various forms of payment arrangements and or scholarships to ensure that junior members undergoing financial hardship have an opportunity to apply for financial aid in order to participate in football activities. In some very limited cases, funding may also be extended to adult members; however, these are rare and rigorously tested.



# Nepean Football Association Inc.

## SCOPE

This policy applies to the following stakeholders, and in the case of 1 & 2, the policy applies whether they are in paid positions for unpaid voluntary positions;

1. Individuals Sitting on Board Committees and Subcommittees
2. Employees and Volunteers
3. Players
4. Referees
5. Parents and Carers/Legal Guardians

## ORGANISATIONAL RESPONSIBILITIES

The Nepean FA and its registered subsidiary groups must;

1. Adopt implement and comply with this policy
2. Publish, distribute and otherwise promote this policy
3. Promote appropriate standards of conduct at all times that will protect the confidentiality of applicants
4. Apply this policy fairly and consistently whilst ever allocated funds are available
5. Ensure that a copy of this policy is available on its public domain website and to make available to persons who apply for a printed copy
6. Monitor and review this policy from time to time

## INDIVIDUAL RESPONSIBILITIES

Individual responsibilities will apply to Applicants. If the application is made on behalf of a minor, or a person in care, the responsibilities will apply to the applicant's Parent, Guardian, Caregiver or to the person making the application on their behalf. The applicant must;

1. Not provide false or misleading information
2. Comply with all Terms & Conditions and requirements of this policy
3. Provide supporting documents where requested by the Nepean FA or its subsidiaries
4. Understand that providing false or misleading Information when making an application for financial assistance will disqualify them from making any further claims or applications to the NFA and its subsidiaries.
5. Accept the decision handed down in relation to the application.



# Nepean Football Association Inc.

## TYPES OF FUNDING AVAILABLE

Funding, in every instance, is subject to the availability of funds within the budget constraints of the relevant group.

Each subsidiary of the Nepean FA provides a different type of service or opportunity to the community. Therefore each group will provide different opportunities for funding, within its budget, to its applicants. The following types of funding will be available to each subsidiary;

### ***NEPEAN FOOTBALL ASSOCIATION INC.***

1. 50% Reduction of the NFA/FNSW/FFA portion of player registration fees
2. 50% reduction of the cost of FFA Community Coaching courses. Volunteering commitment conditions will apply.

### ***NEPEAN DEVELOPMENT PROGRAM***

100% of advertised fees for this program are usually payable in advance of participation. NFA/NFC will offer the following in approved hardship cases to the limit of its program budget;

1. Extension to pay fortnightly in four (4) equal instalments
2. 50% discount on the advertised fee for annual subscribers only. (1 per district)

### ***NEPEAN REPRESENTATIVE FOOTBALL CLUB (NFC)***

1. Sponsorship Rebate Scheme – A dollar for dollar matched funding raised by the introduction of sponsors to the club to the value of 100% of player registration fees.
  - a. Senior players who may not be subject to fees may introduce sponsors to the club and “gift” the sponsorship rebate to a nominated junior player.
2. Tailored repayment plans of fortnightly direct debit re-payments
3. 25%, 50% or 75% of the player registration fee paid by the hardship fund. Volunteering conditions apply to the parent/caregiver.

### ***NEPEAN DRAGONS***

1. Sponsorship Rebate Scheme – A dollar for dollar matched funding raised by the introduction of sponsors to the club to the value of 100% of player registration fees.
2. 25%, 50% or 75% of the player registration fee paid by the hardship fund (excludes FNSW/FFA & Insurance levies). Volunteering conditions apply to the parent/caregiver.
3. Tailored repayment plans of fortnightly direct debit re-payments

### ***NEPEAN REFEREES GROUP***

1. Tailored repayment plans for uniform purchases of fortnightly direct debit re-payments
2. Tailored repayment plans for uniform purchases by deductions from earnings
3. Assistance to the value of 50% of the costs associated with advance training courses for RDP, assessors, or advancement level courses. Volunteering conditions may apply.
4. Assistance to the value of 50 to 75% of registration costs by way of a tailored repayment plan.



# Nepean Football Association Inc.

## PROCESS

1. Each applicant will comply with the process pertaining to their individual application type.
2. All applications will be treated confidentially.
3. Applicants will not attempt to vary or manipulate the process to their advantage.
4. All applications will be made in writing via our online submission process. Links to the appropriate type of application appear further in this document.
5. Managers of each subsidiary group of the NFA will be provided with links for applications, and should guide their respective members in the process.
6. Once submitted, the NFA will
  - a. assess each application
  - b. when assessing Low Income The association will use guidelines in place with the Australian Federal Government/Centrelink
  - c. may consult with the manager of the applicant's affiliated group for further information
  - d. may contact the applicant or their representative for further information
  - e. advise the applicant of the outcome of their application, and any related terms and conditions, including payment plans, within 10 days of receipt of application.
7. Financial aid will be for the current season only. It will not carry over.
8. All decisions are final and are not subject of appeal.
9. The NFA reserves the right to withdraw funding and require full payment if a funded application is found to be false and/or misleading.

## PROOF OF NEED

Financial aid monies will be granted based on qualification criteria set by the NFA and approved by the Board of Directors, as well as monies available at any given time. The qualification criteria may include family income (we may require verification), family size, explanation of unexpected or sudden changes in circumstances or other criteria. Financial aid may be granted for families with low income. Additionally, we will consider financial aid for families with low incomes and multiple children registered and participating in our activities, or families who have recently endured trauma that has had an impact on their ability to pay.

## SUPPORTING DOCUMENTATION

1. Where a discount to fees is the benefit sought, the NFA reserves the right to require proof of income in the form of a copy of the most recent tax assessment notice, or Employment payslips or Centrelink payment confirmation letters.
2. If the applicant does not wish to provide requested documentation, they are free to withdraw their application at any time.



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3. Assistance by the Sponsorship Rebate Schemes or where no discount is being sought will not require proof of income.

### **LIMITATION OF FINANCIAL ASSISTANCE**

1. Financial assistance does not cover club membership and costs involved in local grassroots football such as uniform costs or weekly match fees. Individual clubs (Not NFA entities) may consider providing further funding assistance.
2. Individual groups will be allocated a Hardship fund amount in their annual operating budgets. Hardship grants are limited to the full amount allocated to each group.
3. Individual groups may undertake one extra, specific, fundraising activity each season to boost the Hardship funds available to them in the current financial year.

### **DICTIONARY**

<b>NFA</b>	Means Nepean Football Association Inc.
<b>NFC</b>	Means Nepean Representative Football Club Inc.
<b>NRG</b>	Means Nepean Referees Group Inc.
<b>MEMBER</b>	Means a person registered as a participant of the Nepean FA or any of its subsidiary groups

**HARDSHIP** A situation where a member, or a member's family is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the NFA or one of its subsidiary groups. Financial hardship can be of a limited term or long term duration.

Some common causes of hardship may arise in the following circumstances;

- Loss of employment of the customer or family member responsible for the customer.
- Family breakdown that results in a dramatic change in circumstances.
- Illness, including physical incapacity, hospitalisation, or mental illness of the customer or a family member responsible for the customer.
- Death of the main breadwinner or one of the breadwinners of the family.
- Other factors resulting in unforeseen changes in the customer's capacity to meet their payment obligations or that will diminish to customer's chances to advance in their chosen activity when they have been identified as showing exceptional talent.



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## **LOW INCOME**

Low income is measured by the standards in place by the Australia Federal Government. These levels will be reviewed annually. Amounts will be reviewed each year. In 2015-16, the information used for assessment is:

### **Eligibility basics**

Your income is below: \$30,000 for singles, \$45,000 combined for couples, or \$60,000 combined for couples or singles with a dependent child or children.





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## APPLICATION FORM

The Application form must be submitted online using the following link.

[Application For Assistance From Hardship Fund](#)

If the applicant does not have access to a computer connected to the internet, they may;

- Dictate their application to a senior member of their group who is permitted to make the application on their behalf, or
- Contact the Operations Manager of Nepean FA, who will complete most of their application by phone. The application will be held until receipt of any supporting documents if required.

### Version History

Version#	Date	Details
2015-Draft 1	9 <sup>th</sup> June 2015	Draft Tabled with Board for Discussion
V2015.01	23 <sup>rd</sup> June 2015	Adopted by NFA Board