# Hardship Fund Policy

## Alton Football Club

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### Purpose

Alton Football Club recognises that players and their families may experience temporary financial hardship that affects their ability to participate in football. The Hardship Fund exists to provide temporary, targeted financial assistance so that no child is prevented from engaging in club activities due to financial difficulty.

### Scope

This policy applies to all registered players, parents/guardians, and members of Alton FC. Support is intended for reasonable and essential football-related costs, which may include:

- Annual membership or registration fees
- Match subscriptions or training fees
- Essential playing kit or equipment (e.g., boots, shin pads, club tracksuit)
- Travel assistance for away fixtures, tournaments, or events
- Participation fees for club-approved tours, competitions, or development programmes

The Hardship Fund is not intended to cover optional extras or non-essential items.

### Eligibility Criteria

Applications to the Hardship Fund may be considered when:

- A family is experiencing short-term or unexpected financial difficulty (e.g., redundancy, illness, bereavement, family crisis).
- Without support, the player would be unable to participate or continue with club activities.
- The request is made in good faith and reflects genuine need.

The Hardship Fund will not normally provide:

- Ongoing or long-term support over multiple seasons
- Assistance where required evidence cannot be provided, except where safeguarding considerations prevent disclosure (determined by the Club Welfare Officer)

### Evidence Requirements

Applicants should provide reasonable evidence of financial hardship. Acceptable evidence includes (but is not limited to):

- Proof of means-tested benefits (e.g., Universal Credit, Housing Benefit)
- Documentation confirming redundancy, loss of income, or a significant change in employment
- Medical evidence showing serious illness affecting household income
- A written and signed statement outlining the financial difficulty and reason for support

Where formal evidence cannot be provided due to safeguarding or sensitive circumstances, the Club Welfare Officer may make a discretion-based recommendation to the panel.

All evidence will be treated confidentially and accessed only by the designated panel members.

## Funding Limits

- The maximum support available per player per season will be determined annually by the Club Committee based on available funds.
- Assistance may cover 50% up to 100% of the specific cost, depending on need and fund availability.
- Support will normally be made as direct payments to the club or as provision of equipment, not as cash to applicants.
- Awards are not guaranteed and are subject to available resources.

## Application Process

### Step 1 – Submission

The parent/guardian (or the player if aged 16+) must:

1. Complete the Hardship Fund Application Form (available via the Club Secretary or club website).
2. Attach supporting evidence.
3. Submit the application to the Club Welfare Officer by email or in a sealed envelope marked "Private & Confidential – Hardship Fund".

### Step 2 – Review

The Club Welfare Officer will acknowledge receipt within 7 days.

Applications will be reviewed by the Hardship Fund Panel, consisting of:

- Club Welfare Officer
- Club Treasurer
- One Committee Member not associated with the applicant's team

All panel members must be independent of the applicant and at least one must hold an up-to-date DBS check.

The panel may request further clarification or evidence if needed.

### Step 3 – Decision

A decision will be made within 21 days of receiving all required information. The panel may:

- Approve the request in full
- Approve the request in part
- Offer alternative assistance (e.g., deferred payments, instalment plan, loan kit)
- Decline the request, with a brief explanation provided to the applicant

### Step 4 – Notification

- Applicants will be notified in writing via email or letter.
- Decisions are final; however, applicants may submit a new application if their circumstances materially change.

## Confidentiality

- All information provided as part of the application will remain strictly confidential.
- Only the Club Welfare Officer, Treasurer, and designated Committee Member will have access to application details.
- Information will not be shared with coaches or team officials unless required to implement support (e.g., distributing kit).
- All documentation will be stored securely and deleted in line with the GDPR and the Club's data protection policy.

## Record Keeping and Monitoring

An anonymised annual report will be produced by the Treasurer summarising:

- Number of applications
- Number of awards
- Total funds distributed

No personal or identifiable information will be shared.

The Club Committee will review the Hardship Fund annually to ensure fairness, sustainability, and compliance.

## Conflicts of Interest

Any panel member who has a personal, financial, or team-related connection to an applicant must declare the conflict and withdraw from the decision-making process.

## Contacts

Club Welfare Officer
Name: Georgina Timmins
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Phone: 07901 833532

Club Chairperson
Name: Carl Saunders
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## Approval

Approved by the Club Committee on: 28 January 2026
Signed (Chairperson): Carl Saunders