



Financial Hardship Policy

V.1 November 2025

1. Purpose

Hadleigh & Sudbury Swimming Club (“the Club”) is committed to being an inclusive, accessible, and supportive environment for all members. We recognise that financial difficulties can arise for families and that costs associated with membership, training, and competition may present barriers to participation. This policy outlines how the Club will consider requests for financial support in cases of genuine hardship.

2. Scope

This policy applies to all existing and prospective Club members who have been a member of the club for at least 3 months and train consistently, including swimmers across all squads and programmes.

3. Principles

- **Inclusivity:** The Club aims to ensure that no swimmer is prevented from taking part due to temporary or unforeseen financial hardship.
- **Confidentiality:** All hardship applications will be handled sensitively and confidentially.
- **Fairness and Consistency:** Requests will be reviewed on a case-by-case basis, with decisions made fairly and without discrimination.
- **Financial Responsibility:** The Club must balance inclusivity with the need to meet its high fixed operating costs. Assistance may therefore be limited and cannot be guaranteed.

4. Types of Support Considered

Although the Club does not operate a dedicated hardship fund, it may be able to offer support on an individual basis, including but not limited to:

- Temporary reduction of squad training fees



- Partial or full subsidy of Swim England membership fees
- Partial or full support for swim meet entry fees
- Assistance with finding grants

Support granted will usually be time-limited and reviewed periodically.

5. Application Process

1. Applications must be made in writing by the swimmer or their parent/guardian.

2. Requests should be sent to any one of:

- The Chair
- The Secretary
- The Treasurer

3. The written request should include:

- A brief explanation of the financial difficulty
- The type of support being requested
- Proposed duration of support (if known)

4. Applicants may be asked to provide additional information if needed to assess the request.

6. Decision-Making Process

Applications will be reviewed by the Chair, Secretary, and Treasurer, who may consult the wider committee if necessary (while maintaining confidentiality and anonymity).

Decisions will be communicated in writing within a reasonable timeframe.

The level and duration of support offered will be based on:

- Individual circumstances
- The Club's current financial position
- The number of similar requests already being supported

7. Conditions and Review

Support may be granted on a temporary or rolling basis.

All awards of financial assistance will be reviewed at agreed intervals.



The Club reserves the right to amend or withdraw support if circumstances change or the Club's financial position requires it.

8. Confidentiality

All information provided as part of a hardship application will be treated with the strictest confidentiality and shared only with those involved in decision-making.

9. Policy Review

This policy will be reviewed annually or sooner if required.