

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.

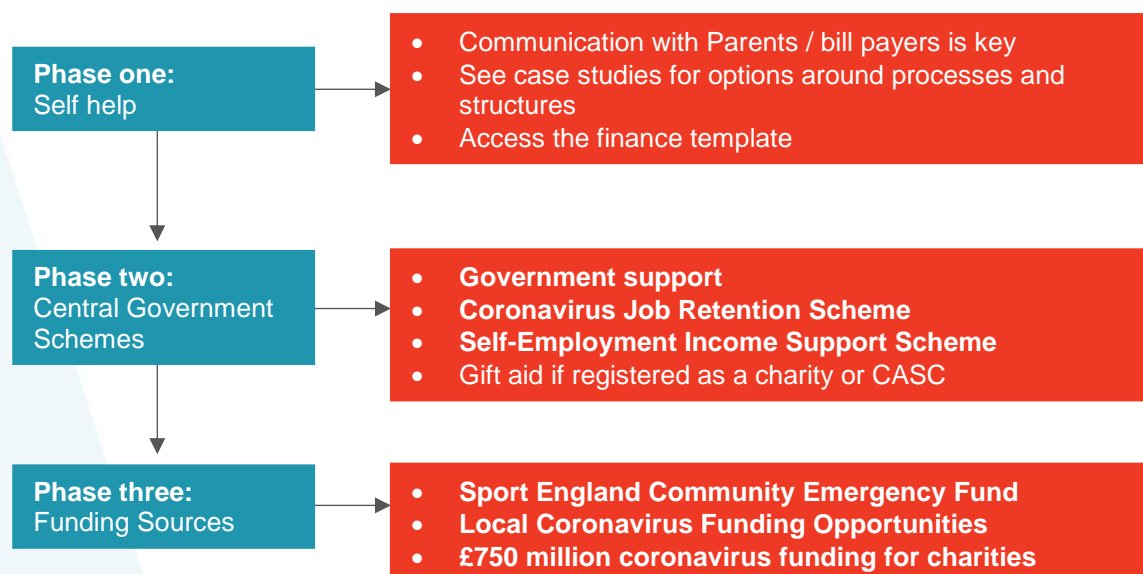
There are many concerns from our clubs, coaches and members, we hope our FAQs that we continue to add to during this evolving crisis, have been really helpful. Our Swim England employees will continue to support our clubs, committees, coaches and athletes in the best way we can.

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.



Phase one: 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.

Phase two: 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 scheme, has been extended by UK Chancellor Rishi Sunak until 30 September 2021. The scheme allows all UK businesses to claim a grant from HM Revenue and Customs which will allow employees to continue to receive 80 percent of their current salary for hours not worked.

For the period to 30 June 2021 HMRC will reimburse each furloughed employee's salary up to 80 percent for hours not worked capped at a £2,500 per month limit. From 1 July the level of HMRC grant will be gradually reduced each month until the scheme ends at the end of

September. It applies to all employers with a PAYE scheme who can access support to continue to pay part of their employees' salary for those not working their full hours.

There have been changes in the rules including on the eligibility of employees so the details need to be carefully considered.

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-Employed Income Support Scheme has been extended to 30 September 2021 and supports self-employed individuals whose income has been adversely impacted by Covid-19. Three grants have already been paid covering the period to 31 January 2021.

HMRC will provide a fourth grant calculated at 80 percent of three months average trading profits paid out in a single sum and capped at £7,500 in total. This will cover the period February to April and can be claimed in late April.

The Chancellor has also announced that there will be a fifth grant covering May to September. The value of the grant will be determined by a turnover test to target those most in need. Self-employed individuals whose turnover has fallen by 30 percent or more will continue to receive the full grant calculated as for the fourth grant. If turnover has fallen by less than 30 percent then the grant will be 30 percent of three months average trading profits capped at £2,850. The final grant can be claimed from late July.

The level of support is similar to that provided to employees but the eligibility for both the self-employed and employed has been extended. The self-employed will pay income tax and National Insurance Contributions on these grants.

The detailed rules need be carefully considered and further guidance is available on the Government's website via the following link:

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

Phase three: 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 Community Emergency Fund

This £20 million fund is designed to complement other sources of funding from the government, such as those discussed in phase two. Therefore, clubs should consider all other funding support before applying to this fund.

Grants of £300 - £10,000 are available and Sport England aims to deliver immediate funding to those most in need. The types of organisations eligible include local sports clubs forced to close at short notice but who are facing ongoing costs around maintenance and utility bills,

and voluntary and community sector organisations who deliver or enable sport and physical activity.

The fund aims to help clubs who have a role in supporting the nation to be active but who are experiencing short term financial hardship or the ceasing of operations due to the ongoing crisis.

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](#).

The Bounce Back Loan Scheme

The Bounce Back Loan scheme will help small and medium-sized organisations borrow between £2,000 and £50,000.

The government will guarantee 100 percent of the loan and there will not be any fees or interest to pay for the first 12 months.

Loan terms will be up to six years. No repayments will be due during the first 12 months. The government will work with lenders to agree a low rate of interest for the remaining period of the loan.

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

Recovery Loan Scheme

This new scheme launches on 6 April and is designed to support businesses recover and grow following the disruption of the pandemic and the end of the transition period. Loans will be made available through accredited lenders to businesses of any size and of amounts up to £10 million. The Government guarantees 80 percent of the finance. Terms are up to six years for term loans. No personal guarantees will be taken on facilities up to £250,000. The scheme will be open to businesses that have used support under the existing guaranteed loan schemes provided the other eligibility requirements are met.

Gift Aid for CASC or Charity registered clubs

Clubs registered as a charity or Community Amateur Sports Club (CASC) may be able to qualify for a 25% gift aid contribution from HMRC on individual donations. This may apply if subscriptions and fees have been reduced or cancelled and members continue to pay more than the amounts due where the additional payments they are receiving from members are voluntary.

Members/parents must be advised that the amounts voluntarily given by them are not subscriptions/fees, do not carry any subscription rights and will be treated as donations eligible for gift aid. This advice requires a simple email or letter which should also point out that the member/parent 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](#).

If a club is claiming gift aid further cash support is available from HMRC under the Gift Aid Small Donations Scheme (GASDS); cash and contactless donations from individuals of £30 or less can qualify for a 25 percent payment from HMRC without much of the detailed processing that applies to gift aid. There is a cap on the money which GASDS can deliver of £2,000 pa i.e. total qualifying GASDS donations of £8,000 pa.

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 local authority grants. HM Treasury has announced that, following the national lockdown on 6 January, such businesses will qualify for a one off grant of up to £9,000 depending on the rateable value of their property. This is in addition to local authority grants of up to £4,500 for the 42 days until 15 February.

With the continuation of lockdown beyond 15 February further grants to clubs within the business rates system of up £4,714 will be made by local authorities for the subsequent 44 day period. Restart grants of up to £18,000 introduced by the Chancellor in his Budget of 3 March 2021 will also be given by local authorities.

For those businesses, such as most swimming clubs, which are not eligible for these grants because they do not have their own property HM Treasury has provided continuing funding to local authorities to provide support on a discretionary basis. This support is in the form of grants to businesses which are severely impacted by the Covid-19 restrictions or businesses outside the business rates system which are effectively forced to close. Local authorities set their own policies for these discretionary grants.

The availability of grants in practice has been affected by the changes in tiers and imposition of national lockdowns but funds have been provided to local authorities for discretionary grants where businesses do not own property. Clubs should look at their local authority website to ascertain what discretionary grants are being provided as soon as possible so that appropriate grant claims can be made.

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

Regional websites and support

There is also additional support you can access through the Regions. Most Regions are 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.