

# **‘BREAKING DOWN BARRIERS’ POLICY**



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Money should never be a barrier to playing the beautiful game and at FC Nelson we strongly believe that anyone who wants to play football should be able to, regardless of their financial situation. To this end, we have created a 'Breaking Down Barriers' Fund (formerly the Hardship Fund) to help members or families who need assistance.

Our Breaking Down Barriers policy has helped numerous club members travel to tournaments enabling them to participate, something which may not have been possible for them without funding. We are very passionate about equal opportunities, no matter what the circumstances everybody should have the same chance to take part.

## **PURPOSE**

The purpose of this policy is to establish guidelines and procedures for use by FC Nelson (FCN) administrators, to assist members or families experiencing financial hardship which may present barriers to taking part in football activities. In doing so the FCN committee hope to minimise exclusion from activities that may result as a consequence of financial hardship.

## **BACKGROUND**

FC Nelson 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.

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

FC Nelson 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 our football community. Our programs, services and activities are generally funded by fees paid by the users.

FC Nelson will consider various forms of payment arrangements to ensure that members undergoing financial hardship have an opportunity to apply for financial aid in order to participate in football activities. The funding is designed to support our junior members but in some very limited cases, funding may also be extended to adult members.

## **ORGANISATIONAL RESPONSIBILITIES**

FC Nelson will:

- Adopt, implement and comply with this policy.
- Publish, distribute and otherwise promote this policy.
- Promote appropriate standards of conduct at all times that will protect the confidentiality of applicants.
- Apply this policy fairly and consistently whilst allocated funds are available.
- 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.
- Monitor and review this policy from time to time.

## INDIVIDUAL RESPONSIBILITIES

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;

- Not provide false or misleading information.
- Comply with all Terms & Conditions and requirements of this policy.
- Provide supporting documents where requested by FC Nelson.
- 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 FC Nelson.
- Accept the decision handed down in relation to the application.

## TYPES OF FUNDING AVAILABLE

- FC Nelson annual subscription fees may be applied for as set out in this document.
- Funding can be applied for and awarded against Tournament costs.
- Funding can be awarded for clothing and or appropriate apparel.
- Funding can be awarded to parents/caregivers who have multiple registered players within FC Nelson.

## PROCESS

1. Each applicant will comply with the process pertaining to their individual application.
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 FC Nelson admin to present to the approval committee.
5. FC Nelson team managers and coaches will be provided with links for applications, and should guide their respective members in the process.
6. Once submitted, the Approval Committee will:
  - a. Assess each application
  - b. When assessing Low Income FC Nelson will use guidelines in place with the New Zealand Government/Work and Income NZ  
<https://www.newzealandnow.govt.nz/living-in-nz/money-tax/financial-assistance>
  - c. May consult with the manager of the applicant's affiliated group for further information
  - d. May contact the applicant or their representative caregiver for further information
  - e. Advise the applicant of the outcome of their application, and any related terms

and conditions, 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 to appeal.
9. FC Nelson 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 FC Nelson and approved by the Approval Committee, 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**

Where a discount to fees is the benefit sought, FC Nelson 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 Work and Income payment confirmation letters.

If the applicant does not wish to provide requested documentation, they are free to withdraw their application at any time.

## **LIMITATION OF FINANCIAL ASSISTANCE**

Financial assistance may cover club membership and costs involved in local grassroots football.

Individual groups may and should undertake extra, specific, fundraising activity each season to boost the Hardship funds available to them in the current financial year.

# DICTIONARY

**MEMBER** Means a person registered as a participant of FC Nelson.

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

Low income is measured by the standards in place by the NZ Government.