

Annan Rugby Hardship Policy

Purpose

Annan Rugby is committed to ensuring that financial hardship is not a barrier to participation in club activities. This policy outlines how the club supports individuals unable to pay full membership fees due to financial difficulty.

Eligibility for Support

A member or prospective member may apply for hardship consideration if they are experiencing temporary or ongoing financial hardship due to circumstances such as:

- Loss of income or employment
- Disability or illness
- Family or caregiving responsibilities
- Other unexpected financial pressure

Application Procedure

1. Submit a Hardship Request
 - Applicants must submit a request (either verbal or in writing) to their Team Manager, Team Coach or the Club Development Officer.
 - The request should include:
 - A brief outline of financial difficulty
 - The type of support requested (e.g. reduced fees, payment deferral)
 - Any supporting information (optional)
2. Assessment
 - The request will be reviewed confidentially by a sub-committee of two board members and the Club Treasurer.
 - Applicants will not be required to disclose sensitive personal financial data unless voluntarily provided.
3. Outcome & Support Options
 - Support may include:
 - Fee reduction
 - Deferred or extended payment plans
 - Temporary waiver of fees
 - Provision of free of charge training kit
 - Decisions will be communicated within 14 days of submission.

Confidentiality

- All hardship applications will be treated in the strictest confidence.
- Only the initial point of contact and assessment panel will have access to the request.
- No details will be shared with other members.

Review

- Decisions are reviewed annually or upon request if the applicant's circumstances change.