



MANLY WARRINGAH GYMNASTICS CLUB

FINANCIAL HARDSHIP POLICY AND QUALIFICATIONS

Adopted by the Board of Directors on the 4th of October 2013.

Reviewed January 2015

Introduction

MWGC is appreciative of the impact that unexpected circumstances may have on its customers and will not refuse services to children because of genuine financial hardship faced by their parent/s or guardian/s.

This Financial Hardship Policy that outlines the criteria for financial assistance and how we can assist.

This Financial Hardship Policy is aimed at those who are unable, rather than unwilling, to pay their fees to MWGC.

Definitions

“Board of Directors” means the Board of Directors of MWGC.

“Customer” means an individual who is currently entered into a contract or payment of fees with MWGC for the use of any of their gymnastic programs.

“Financial Assistance” means a payment deduction of 0% - 50% for a period of 6 – 12 months, as to be determined by the Board of Directors.

“Genuine Financial Hardship” means a situation, to be determined by the Board of Directors of MWGC, where a customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with MWGC and the Customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were altered.

“MWGC” means Manly Warringah Gymnastics Club located at 24 Middleton Road Cromer.

“Payment deduction” is to be in the vicinity of a 0 – 50% deduction in payment of the regular fees and is to be determined by the discretion of the Board of Directors

“Length” is to be in the vicinity of six months to a maximum of 12 months and is to be determined by the discretion of the Board of Directors.

“Policy” means the Financial Hardship Policy.

“Scheme” means the Financial Arrangement Scheme.

“Volunteer Work” means hours of time spent in assisting the club for nil financial return.

Available funds under the scheme

The fund is established on the basis that a maximum of 2% of the company's profit after all expenses or clear surplus will be available and to be of benefit to all qualifying members if required.

No more funds will be made available.

A Maximum of \$ 7000.00 per calendar year will be made available.

Policy Provisions

1. In the event of any application for Financial Assistance, the Board of Directors must assess the Customer's eligibility for assistance under the Scheme.
2. Matters of financial assistance to Customers will only be accepted in accordance with this Policy.
3. In assessing a Customers application for assistance under the Scheme, the Board of Directors must take into account the Customer's individual circumstances.
4. All Customers will be given a fair hearing in response to their claim and will be treated in an impartial and unbiased manner.
5. In assessing a Customers application, the Board of Directors will determine:
 - i) The level of the Payment Deduction.
 - ii) The Length of the Scheme.
6. Customers must meet the following criteria for an order of Financial Assistance to be made:
 - i) Suffering from genuine Financial Hardship to be determined by the discretion of the Board of Directors and
 - ii) Have been a financial member of MWGC and a part of a competitive squad for at least 3 years or
 - iii) Have been a financial member of MWGC and a part of a recreational program squad for at least 5 years or
 - iv) Have accrued over 40 hours of volunteer work with MWGC;
7. A customer requiring Financial Hardship must satisfy the Board of Directors of their circumstances and,
 - i) If necessary, provide evidence to substantiate their claim for Financial Assistance.

- ii) Provide updated monthly documentation to support ongoing assistance.

8. The Decision of the Board of Directors is final and there is no appeal of the decision.

9. If the Customer breaches the terms of the Scheme and does not advise the Board of Directors of these breaches, then the Board of Directors may terminate the Scheme.

10. It is the policy of MWGC to act and respond in a way that is professional and courteous to all Customers.

11. All possible efforts will be made by MWGC to seek to resolve the application for Financial Assistance to the best satisfaction of all Customers.

12. This policy cannot usually be applied retrospectively as a means of avoiding fees that have already been paid to MWGC.

13. To enter receive Financial Assistance from us, you should ask for an Application Form from the front desk of MWGC.

14. The amount of time in years to be eligible for assistance is limited to 1 calendar year.

15. Any applications, conditions, amounts or details are to be considered confidential. Any breach of this confidentiality will result in the cancelation of the agreement and could result in the repayment of any benefits received.