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| **Notes for clubs *(****Please detach from policy before publication!)*  These notes are in addition to points set out in the BGA’s ‘British Gliding Clubs and the Community Amateur Sports Club (CASC) scheme’. Please ensure you have read those and, more importantly, the CASC Regulations and HMRC Guidance. Links for all documents can be found in the BGA guidance information and on the Government HMRC website.  ***‘Low or modest incomes’*** are not defined. This is helpful as rather than being prescriptive, the club has discretion to decide each case on its own merit. For instance, two single people may have £800pm net income after tax and National Insurance, but one has no children and the other has two children. Their discretionary income position is therefore very different.  ***‘Affordable gliding’ vs ‘affordable flying’*** This is a cultural point – and it may be worth cross referencing to other club documents that support and encourage club members to take part in the full range of club activities. We all know that there is so much more to gliding than just the flying, but people new to the sport might not. People who fly without joining in with club activities tend to miss out. Please use ‘affordable gliding’ when referring to any preferential rates schemes that you devise for your club members.  ***The solution*** The simplest is to offer an all-inclusive membership and gliding scheme for £520pa that can be paid either in one go or in instalments (to be agreed with each person). This would include weekly access to all gliding activities, including flying, and without defining the number of flights included in the package.  Clubs should not:   * Set the limit of the number of times a person can take part in gliding activities below 52 a year * Attach conditions * Delay the assessment of applications * Break club member confidence   The following should help put the unsure at ease:   * People who fly a lot are highly likely to do any combination of the following within a few seasons: * Drive the winch and/or tug a lot * Start mending things (gliders, MT, the clubhouse) * Become an instructor * Join the committee * Win competitions, before coming back to other items on the list * During the CASC consultation process of 2013-15, the following were submitted by clubs: * When left to their own devices, people have 17 flying days on average * ‘If I could guarantee £520pa from every club member I would be a very happy Treasurer’   Given that these are people who are on low or modest incomes, it might be fairer to offer a capped scheme to enable them to spend less than £520pa on gliding, should they choose to. | **Statement of Policy**  (‘the Club’) believes that cost should not be a barrier to taking an active part in gliding.  Therefore, using the Community Amateur Sports Club (CASC) regulations for reference and considering each case on its individual merits, the Club Committee will give consideration to applications from club members who find the club’s standard tariff to be challenging.  **The [Club name] Affordable Gliding Scheme**  Prospective and existing club members on low or modest incomes are invited to apply for preferential combined membership and participation rates under the Club’s ‘affordable gliding’ scheme. The scheme will provide members with the opportunity to take part in club gliding activities, including flying in club aircraft, on a weekly basis for [no more than] £520 per membership year, or pro-rated part thereof.  **Applicants will need to satisfy the following scheme criteria:**   * That they are an existing club member or intend to become one * That the usual club rates for membership and participation raise concerns about affordability   **Scheme notes**   1. The Club Committee is aware that the relationship between ‘income’ and ‘affordability’ is defined by each individual’s commitments and dependents, therefore the decision making process will take into account each applicant’s discretionary income. 2. [Clubs can put a rule here that restricts access to 50% of the time a club is open. If this is 7 days a week, access should be possible on at least 3 days a week. Access should be possible on at least one weekend day and at times that provide soaring opportunities. Should your club decide to do this the activity will need to be monitored to ensure rules aren’t broken.] 3. [Clubs can put a rule here that guides members of the scheme to use the lower cost option where there is a choice, provided that doing so doesn’t restrict ‘full’ participation in the sport.] 4. Receiving benefits from the affordable gliding scheme will not affect the usual rights or obligations of Club membership. 5. The Club is a volunteer run club and therefore the Club Committee encourages all members to take part in the full range of gliding activities, including the very many voluntary tasks involved with running the gliding club. However, the Club Committee will not ask recipients of any agreed preferential rates to do anything specifically in return for receiving those preferential rates. 6. It is up to each individual to ensure they can afford £520pa; the club is not obliged to come to any lower agreement.   Application and Assessment Procedures   * Potential applicants should contact [Committee role e.g. Treasurer or Secretary], who will explain the scheme, answer any questions and supply an application form. * Completed applications will be sent to [Committee role as above] * The club shall appoint an assessment panel to consider applications from club members in a timely manner. * The panel shall be made up of three people (Management Committee Members or Directors) not related to the applicant. This panel will be decided by the Club Committee following each AGM and will include a prioritised reserve list to cover the eventuality of a panel member’s involvement with an applicant. * The applications will be considered against the Club’s published Scheme criteria and notes (above); the onus is on the applicant to show that they cannot afford the Club’s usual rates. * The panel will have discretion to consider each application individually and in isolation from other applications, as appropriate. * The outcome will be communicated in writing to the applicant. * The panel has discretion to tailor solutions to accommodate individual need and will agree terms individually with successful applicants. * Individual applications and agreements will be kept confidential within the Club’s administration [put in what applies at your club i.e. the panel / Committee / Office payments administrator etc]. Any personal financial information provided by the applicant will be returned after the panel has made its decision. Copies will not be kept on file. * Applicants unhappy with any decision made by the panel have the right to appeal. Details of the Appeals process are set out in the Club’s Appeals Policy. * The availability and contact details for the ‘affordable gliding scheme’ will be put on the Club’s tariff information, wherever this is displayed. * There is no limit on the number of members on this scheme.   This policy was adopted at a meeting of held on  Signed on behalf of the Management Committee  Role of signatory (e.g. Chairman etc) |

**[Name of Club] ‘Affordable gliding scheme’ application form**

**The [Club name] Affordable Gliding Scheme**

Club members on low or modest incomes are invited to apply for preferential combined membership and participation rates under the Club’s ‘affordable gliding’ scheme. The scheme will provide members with the opportunity to take part in club gliding activities, including flying in club aircraft, on a weekly basis for [no more than] £520 per membership year, or pro-rated part thereof.

**Applicants will need to satisfy the following scheme criteria:**

* That they are an existing club member or intend to become one
* That the usual club rates for membership and participation raise concerns about affordability

**Scheme notes**

1. The Club Committee is aware that the relationship between ‘income’ and ‘affordability’ is defined by each individual’s commitments and dependents, therefore the decision making process will take into account each applicant’s discretionary income.
2. [Optional: Insert a rule here restricting access to certain times and days]
3. [Optional: Insert a rule here to guide members to use the lowest cost option]
4. Receiving benefits from the affordable gliding scheme will not affect the usual rights or obligations of Club membership.
5. The Club is a volunteer run club and therefore the Club Committee encourages all members to take part in the full range of gliding activities, including the very many voluntary tasks involved with running the gliding club. However, the Club Committee will not ask recipients of any agreed preferential rates to do anything specifically in return for receiving those preferential rates.
6. It is up to each individual to ensure they can afford £520pa; the club is not obliged to come to any lower agreement.

Application and Assessment Procedures

* Completed applications should be sent to [Committee role, as above]
* The club has an assessment panel which considers applications from club members.
* The panel is made up of three people (Management Committee Members or Directors) not related to the applicant. This panel is decided by the Club Committee following each AGM and includes a prioritised reserve list to cover the eventuality of a member’s involvement with an applicant.
* The applications will be considered against the Scheme criteria (above); the onus is on the applicant to show that they cannot afford the Club’s usual rates.
* The panel has the discretion to consider each application individually and in isolation from other applications, as appropriate.
* The outcome will be communicated in writing to the applicant.
* The panel has discretion to tailor solutions to accommodate individual need and will agree terms individually with successful applicants.
* Individual applications and agreements will be kept confidential within the Club’s administration [put in what applies at your club i.e. the panel / Committee / Office payments administrator etc]. Any personal financial information provided by you will be returned to you after the panel has made its decision. Copies will not be kept on file.
* Applicants unhappy with any decision made by the panel have the right to appeal. Details of the Appeals process are set out in the Club’s Appeals Policy.
* There is no limit on the number of members on this scheme.

**Name:**

**Address:**

**Phone:**

**Email:**

**Preferred method of contact:**

**Best time of day:**

**Please explain why the club’s fees for membership and flying are not affordable for you.** (Either use the space here and on the other side of the page, or if you prefer, use an additional sheet of paper)

Please note that it will help us to understand your situation if you can supply evidence to back up any statements that you make.

*Please be assured that any personal financial information you supply will be treated confidentially and returned to you after the application process is concluded.*

*Copies will not be held on file.*

When you have completed this form please submit it, together with any attachments, to [name, role, contact details etc] [You might also want to give an indication on timescale]