

ECB EMERGENCY LOAN SCHEME 2020

GUIDANCE NOTES FOR CRICKET CLUBS

1. Aim

1.1 The ECB Emergency Loan Scheme (ELS) 2020 aims to support affiliated Cricket Clubs during the COVID-19 crisis by providing funding to assist clubs to cover any shortfall in essential day to day running and maintenance costs until normal recreational cricket activity can be resumed.

1.2 The scheme is funded by the England and Wales Cricket Trust (EWCT), a wholly owned charitable subsidiary of ECB.

2. Eligibility

Clubs will need the following:

- Affiliation to ECB* via their County Cricket Board in 2019 or 2020
- A Constitution
- Valid Buildings, Contents & Public Liability Insurance
- Evidence of Security of Tenure – Freehold, Leasehold or Rental (minimum 12 months)
- Most recent financial accounts and a 'year to date' position, if available
- Current bank statement for all club accounts
- Summary of funding shortfall after other funding sources have been utilised
- [Safe Hands Policy](#) (see Section 7.4)

**Includes Clubs which affiliated to ECB nationally, via the African Caribbean Cricket Association (ACCA) or National Asian Cricket Council (NACC), in 2019 or 2020*

3. Essential Fixed or Contracted Costs which may be applied for:

3.1 Whilst this is not an exhaustive list, ECB will consider applications for costs for a period of up to 12 months from the date of the scheme launch. The Club should calculate its estimated shortfall in the following expenditure areas:

- Utility or Service Costs
- Rental charges
- Staff costs (employees - not coaches or players)
- Cleaning or maintenance commitments
- IT licences
- Security
- Insurance
- Equipment orders that can't be deferred or recovered

- TV / Broadband Subscriptions (where it is not suspended)
- Affiliations
- Any other reasonable fixed and / or contracted costs

3.2 Before applying for costs, it is important organisations seek to either negotiate, defer or suspend payments where possible.

4. Ineligible Costs

- Loss of forecast income
- Purchase of non-essential goods / equipment
- Any other expenditure that ECB deems inappropriate

5. Amount of Loan

5.1 Clubs can apply for the following loan amounts:

- Club with a Junior Section** (including All Stars Cricket / Dynamos Cricket) between £1,000 and £5,000
- Club with an Adult Section only between £1,000 and £3,000

*** A Cricket Club with a Junior Section is defined as a Club that offers appropriate coaching and competition to cricketers under 18 years of age. This includes Clubs which registered for All Stars Cricket in 2019 and / or showed intent by registering to run All Stars Cricket / Dynamos Cricket for the first time in 2020.*

5.2 All loans will be interest free.

5.3 The loan scheme cannot be combined with the ECB Return to Cricket Grant Scheme.

6. Launch Date

The scheme will open to applications on Friday 17 April 2020.

7. Application Process

7.1 The application process is through the new ECB Investment Management System (IMS), created to minimise administration and enable end-to-end online management at <https://ims.ecb.co.uk>

7.2 The Club will need to identify a Key Contact to register the Club and to complete the application process. A Second Contact (Authorised Signatory) will also need to register to be able to countersign the Loan Offer contract. Both Contacts will need to have access to an email account. Neither Contact can be an employee of a County Cricket Board, Cricket Wales or the ECB.

7.3 The Key Contact will be able to access IMS to complete the online application but will not be able to submit the completed application to ECB without County Cricket Board verification, which could take up to seven days.

7.4 Clubs will be required to upload the following documentation online:

- Constitution
- Valid Buildings, Contents & Public Liability Insurance
- Evidence of Security of Tenure - Freehold, Leasehold or Rental (minimum 12 months)
- Most recent financial accounts and a 'year to date' position, if available
- Current bank statement for all club accounts

- Summary of funding shortfall after other funding sources have been utilised
- [Safe Hands Policy](#)***

***Where a Club does not currently adhere to [ECB's Safe Hands Policy](#), the Club shall, within 12 months of the date on which recreational cricket resumes in the United Kingdom be required to adopt the policy and appoint a Club Welfare Officer. This will be made a condition of the loan award.

7.5 Clubs will be required to confirm the following online:

- If they have applied for government help where the club is run as a business / pays rates / employs staff
- If they have applied for funding from Sport England or Sport Wales

8. If an Application is Successful

8.1 The ECB will aim to issue a copy of the Loan Offer Letter, by email, to both Club Contacts within 10 working days of receipt.

8.2 To accept the Loan Offer, both Contacts will need to sign the Acceptance Form (using the DocuSign process) within 30 days. Once both signatures have been obtained by ECB, a final version of the contract will be issued to the Club for its records.

8.3 Clubs will also be required to complete a Direct Debit Form for loan repayments, which will be issued by email.

8.4. ECB will aim to arrange payment of the loan direct to the Club's bank account, by BACS transfer, within 10 working days of receipt of the Acceptance Form and Direct Debit Form.

9. Repayment of Loan

9.1 The Club will be issued with a repayment schedule and will repay the loan in equal quarterly instalments over a three-year period, with the first repayment due not before **24 May 2021**.

9.2 The dates of the quarterly repayments, by Direct Debit to ECB, will be:

- 24 May
- 29 August
- 25 November
- 25 February

10. Contacts

Should you have any queries relating to the ECB Emergency Loan Scheme (ELS) or how to use ECB IMS, please contact the ECB Facilities Help Desk by emailing loans@ecb.co.uk.

ECB Emergency Loan Scheme (ELS) 2020 - The Process

