

Interest Free Loan Scheme – Guidance Notes

1. The England and Wales Cricket Trust

The England and Wales Cricket Trust (EWCT) promotes community participation in cricket as a means of promoting and improving health – which is a charitable purpose. The EWCT also promotes work to improve provision of cricket in schools, clubs and other youth cricket activities. Activities funded by the EWCT must benefit the community not just a small group or elite. This is a primary obligation of an applicant when applying the funds provided by EWCT.

2. Aim of the EWCT Interest Free Loan Scheme

The EWCT Interest Free Loan Scheme aims to finance capital projects to help create a sustainable future for cricket.

3. Applicant Eligibility

- 3.1 All ECB affiliated cricket clubs.
- 3.2 Other organisations that can evidence achievement / delivery of the charitable aims of the EWCT.
- 3.3 ECB Clubmark registration or accreditation is **not** a requirement.
- 3.4 County Grounds Associations are **not** eligible to apply.

4. Eligible Projects Themes

Themes	Examples
Buildings	<ul style="list-style-type: none">• Changing room development• Clubhouse renovation• Social area development• Machinery store• Score box• Improvement in car parking facilities (for cricket purposes only)• CCTV / security shutters (specifically to protect cricket buildings)• Outdoor lighting (for security purposes)• Energy consumption / saving systems, including:<ul style="list-style-type: none">▪ Insulation (roof and / or walls)▪ Double Glazing▪ Energy efficient heating systems e.g. boilers, radiators▪ Solar Panel Electricity (Photovoltaic) systems or Solar Water Heating systems▪ Energy efficient lighting• Water consumption / saving systems, including:<ul style="list-style-type: none">▪ Rain water harvesting / conservation systems including water collection systems▪ Flush reduction devices▪ Aeration devices e.g. water saving shower heads or taps▪ Reduced tap flow devices e.g. self-closing taps

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	<ul style="list-style-type: none">Flood defence measures
Equipment Purchase	<ul style="list-style-type: none">MachineryCoversSight screensScoreboardMobile Net CagesSecurity / Protection (Perimeter fencing / ball stop netting)
Fine Turf	<ul style="list-style-type: none">SquareOutfieldDrainage / IrrigationFlood defence measures
Land Purchase	<ul style="list-style-type: none">For cricketing purposes only
Non-Turf	<ul style="list-style-type: none">Non-Turf Practice FacilitiesMatch Play Pitches

This is not an exhaustive list and EWCT reserves the right consider other eligible project themes.

5. Ineligible Projects Themes

- Projects where the subject matter or any related property is under criminal investigation (subject to insurance claim due to arson etc.).
- Coaching items e.g. equipment, bowling machines.
- Audio Visual equipment.
- Indoor Facilities (e.g. indoor practice facilities or teaching classrooms etc.).
- Any other project that the EWCT does not, in its absolute discretion, consider meets the charitable purposes of the EWCT.

6. Refurbishment / Replacement

- 6.1 Any project that seeks to refurbish existing facilities will only be considered if compliant with current ECB, Sport England and / or Sport Wales technical standards.
- 6.2 Reconditioned machinery is acceptable provided that a warranty of no less than 12 months can be supplied and the applicant can prove that they have the qualified people to operate it.

7. Amount of Loan and Repayment Period

Category	Amount of loan	Maximum Repayment Period
Cricket clubs with a junior section*	£1,000 - £50,000	5 years
Cricket clubs without a junior section	£1,000 - £20,000	5 years
Other Organisations	Subject to application	

**A cricket club with a junior section is defined as 'a cricket club that offers appropriate coaching and competition to cricketers under the age of 18 years'.*

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Applications for loans outside of these parameters will be considered by the EWCT which has an absolute discretion to agree or reject such an application.

8. Partnership Funding

- 8.1 A minimum of **10%** partnership funding is required from the applicant, meaning the amount of the loan cannot exceed 90% of the total cost of the project.
- 8.2 The Scheme can be partnered with the ECB Grant Aid Programme, the EWCT Small Grant Scheme and other external funding programmes.
- 8.3 The Scheme may not be used to fund the following fees:
- Legal and professional fees
 - Architects and / or Surveyors fees
 - Third party consent
- 8.4 However, these costs may be considered as 'in kind' contributions and form part of the Partnership Funding.

9. The Loan

- 9.1 The EWCT Trustees have discretionary powers over all loans.
- 9.2 Loans will be interest free.
- 9.3 Applicants must agree to the EWCT's standard Terms and Conditions and sign a form of acceptance prior to a loan being released.
- 9.4 The loan shall be repaid in equal quarterly instalments over the period of the loan. The repayment schedule will be agreed during the application and acceptance process.
- 9.5 If an applicant defaults on a repayment, or is in breach of any of the loan terms, the whole of the loan amount may become immediately repayable or become subject to interest until the outstanding amounts are paid.
- 9.6 Loans cannot be used to retrospectively fund projects.
- 9.7 Repeat loan applications (i.e. an application every five years for the replacement of the same non-turf practice area) will be declined.
- 9.8 Applicants cannot apply for a second loan within 12 months of having the first loan accepted.
- 9.9 The maximum total loan granted by the EWCT at any one time to an applicant shall be £50,000.
- 9.10 The loan will not be granted to cover or repay any existing loans or credit held by or advanced to an applicant.

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9.11 If an applicant does not meet the mandatory requirements at any stage during the life of the loan then this will be deemed an act of default and could lead to a requirement for the immediate repayment of the loan or the payment by the applicant of interest on any outstanding amounts.

10. Personal Guarantors and Legal Charge

10.1 The EWCT may require that as security for the loan, the applicant:

- Provides a legal charge over the property owned or leased by it; and/or
- Identifies guarantor(s) who will guarantee the repayment of all monies loaned to the applicant by the EWCT; and/or
- Provides such other security for the loan as the EWCT considers appropriate.

10.2 The EWCT shall, in each case and in its absolute discretion, decide on the security to be provided by an applicant.

11. Planning Your Project

Careful thought should be given to your project. To assist with the planning of your project, it is recommended that you read the ECB Guidance on Project Development at www.ecb.co.uk/clubsupport under the 'Facilities' section.

12. The Application Process

Please see Appendix 1.

13. Supporting Evidence

Applicants will be required to submit evidence in support of their application. The level of evidence required will be determined by the project theme.

Evidence Required	
The Applicant	<ul style="list-style-type: none">• Constitution, Articles of Association or recognised governance documents• Adoption and implementation of the ECB 'Safe Hands' Safeguarding Policy or a Child Protection Policy• Adoption of the ECB Inclusion and Diversity Policy or Equal Opportunities Policy• Valid Buildings, Contents and Public Liability insurance cover including fire, theft and malicious damage
The Project	<ul style="list-style-type: none">• A minimum of 5 years security of tenure for the site of the proposed project, by means of:<ul style="list-style-type: none">▪ Freehold (e.g. owned by the applicant)▪ Leasehold (e.g. lease from landowner) or▪ Rental (e.g. an agreement to rent the land from another party). <p>The EWCT reserves the right to review 12 month rolling lease / rental agreements where the applicant can evidence a minimum of 20 years on the site</p> <ul style="list-style-type: none">• Compliance with ECB / Sport England or Sport Wales Technical Guidance (where relevant)• A Site Plan with the location of the project clearly marked (where relevant)

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	<ul style="list-style-type: none">• Copies of detailed drawings and plans (where relevant)• Two competitive quotations for projects under £25,000 and three competitive quotations for projects over £25,000• A full tender analysis against the quotations received• The status of planning consent (where relevant)• Building Regulation approval (where relevant)• Programme of Works (where relevant)• Detailed project timescales (where relevant)• For the outright purchase of goods above £5,000, evidence of warranties and service arrangements
The Finances	<ul style="list-style-type: none">• A dedicated bank account that can accept a Direct Debit mandate• A bank statement from the applicant's bank account dated within three months of the application• A copy of the last three years annual accounts, the most recent being prepared to a date within the last 12 months (where relevant)• Evidence of bank reconciliation with a copy of the requisite bank statement which agrees to the most recent set of accounts (where relevant)• A detailed budget breakdown of all project costs including a sinking fund for reinvestment into the project (where relevant)• Confirmation that all partnership funding is secured including evidence of all 'in kind' contributions• Evidence of legal charges held over the property (where relevant)• Evidence of any outstanding loans (where relevant)• Evidence of an income and expenditure forecast for the duration of the loan (for loans over £10,000)• Evidence of a VAT management plan (where relevant)

14. Monitoring of Projects

Applicants may be asked to provide yearly reports on the impact of the award and the new facility. 10% of applicants will be randomly monitored on behalf of the EWCT, including by way of site visits.

15. Warranty / Waivers

- 15.1 This guidance note sets out an outline of the process for application and requirements to be fulfilled prior to or as a condition of the grant of a loan by the EWCT. This guidance is correct as at the date it was printed.
- 15.2 The EWCT reserves the right at any stage to change any or all of the requirements or any terms and conditions for the grant of any loans to any applicants.
- 15.3 All loans will be granted by the EWCT in its absolute discretion.
- 15.4 Not all applications will be successful even if all the criteria set out above is met. In addition, the EWCT is not under any obligation to consider any proposal or application that it may receive.
- 15.5 Neither these guidance notes nor any other information supplied by the EWCT (or its officers or agents) constitute a contract or an offer which is capable of acceptance by any applicant.
- 15.6 These guidance notes do not contain any representation upon which any applicant is entitled to rely at any time.

15.7 The EWCT (and its officers or agents) will not be responsible for any costs, losses or expenses which applicants or any other parties incur in the preparation and submission of applications or in complying with any of the mandatory requirements unless such costs have reasonably been incurred as a result of negligence on the part of the EWCT or its officers or agents.

16. Useful Contacts and Links

ECB Facilities and Investment Team – www.ecb.co.uk/places

ECB Club Support Resource – www.ecb.co.uk/clubsupport

ECB Technical Guidance – www.ecb.co.uk/techspecs

ECB Sustainable Clubs – www.ecb.co.uk/sustainableclubs

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Appendix 1 - The Application Process

