



INTEREST FREE LOAN SCHEME GUIDANCE NOTES

1. AIM

- 1.1 The interest-free loan scheme aims to finance capital projects, including renovations, to improve facilities which contribute to increased participation in cricket.

2. THE LOAN

- 2.1 Loans will be interest free. If a club 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.
- 2.2 The maximum amount of a loan shall be £50,000 and the maximum term shall be 5 years. Any applications for loans greater than £50,000 or for a loan with a repayment term of greater than 5 years may be considered by the England and Wales Cricket Trust and the England and Wales Cricket Trust shall have an absolute discretion to agree or reject such an application.
- 2.3 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.
- 2.4 If a Club is seeking funding from the interest-free loan scheme it cannot exceed 75% of the total costs of the project.
- 2.5 Legal and professional fees will not be covered by the England and Wales Cricket Trust Loan Scheme. Loan applications are only applicable to the works planned. Fees not covered by the scheme are for example; Architects, Surveyors and Third party Consent even where required as a condition of the grant of an award under the ECB Grant Aid Programme. The loan provided by the England and Wales Cricket Trust may not be used for these costs but such costs may be considered as 'in kind' contributions and part of the partnership funding when considering whether an award will be granted.
- 2.6 The England and Wales Cricket Trust may in its absolute discretion require that;
 - 2.6.1 A Club provide a legal charge over property owned or leased by the Club.
 - 2.6.2 Clubs and Guarantor(s) to guarantee the repayment of all monies due to England and Wales Cricket Trust; and/or
 - 2.6.3 Such other security for the loan as it considers appropriate.
- 2.7 The Trustees have discretionary powers over all loans.
- 2.8 Clubs must agree to the England and Wales Cricket Trust Terms and Conditions and sign a form of acceptance prior to a loan being released.
- 2.9 Repeat loan applications (i.e. an application every five years for the replacement of the same synthetic turf practice area) will be declined. A Club cannot apply for a second loan within 12 months of having the first loan accepted. The maximum total loan granted by the England and Wales Cricket Trust at any one time to a club shall be £50,000.
- 2.10 An interest-free loan will not be granted to cover or repay any existing loans or credit held by or advanced to a club.
- 2.11 If a Club does not meet the mandatory requirements set out below at any stage during the life of the loan then this will be deemed an act of default and could lead to the immediate repayment of the loan or the payment by the Club of interest on any outstanding amounts.
- 2.12 The timescale of a decision on an application will be confirmed in writing by an appointed case officer acting on behalf of the England and Wales Cricket Trust. The England and Wales Cricket Trust will endeavour to reach a decision on a fully complete application within 60 working days.

3. ELIGIBLE CLUBS

To be eligible to apply for a loan from the England and Wales Cricket Trust:

- 3.1 Clubs must meet (or where relevant agree to meet) the mandatory requirements and any conditions imposed by the ECB within any offer made.
- 3.2 Clubs must be affiliated to the ECB via their County Cricket Board (CCB)
- 3.3 Clubs must have a junior section (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 old.)
- 3.4 Clubs must, as a minimum be registered (and actively working towards) ECB Clubmark Accreditation. For further details go to www.ecb.co.uk/clubmark
- 3.5 Eligible clubs are required to conduct a review of the proposed project with the CCB Cricket Development Manager (CDM) www.ecb.co.uk/cricketdevelopmentmanagers prior to application submission approval
- 3.6 Eligible clubs may only submit an application on the approval of an ECB Regional Development Manager www.ecb.co.uk/cricketdevelopmentmanagers
- 3.7 Eligible clubs will agree to carry out all recommendations placed on proposed projects by the ECB Regional Development Manager

4. MANDATORY REQUIREMENTS

An application will only proceed if the club can meet the mandatory requirements for the Club, the Project and the Club's finances. These mandatory requirements are set out below.

4.1 CLUB

An application will only be considered if a **club** can meet the following mandatory requirements:

- 4.1.1 The Club as a minimum is registered (and actively working towards) ECB Clubmark Accreditation, for further information go to www.ecb.co.uk/clubmark
- 4.1.2 The Club should ensure that there is appropriate tenure for the proposed site of the new facility by means of freehold (e.g: Club), leasehold (e.g: lease from landowner) or rental (e.g: an agreement to rent the land from another party). All loans will require a minimum of 5 years security of tenure. The England and Wales Cricket Trust reserve the right to review 12 month rolling lease / rental agreements where the Club can evidence a minimum of 20 years on the site.
- 4.1.3 The Club has a constitution recognised by England and Wales Cricket Board over the total period of the loan
- 4.1.4 The Club has adopted and implements the ECB guidelines 'Safe Hands – Cricket's Policy for Safeguarding Children' over the total period of the loan. For further information go to www.ecb.co.uk/safehands
- 4.1.5 The Club has adopted the ECB Cricket Equity Policy over the total period of the loan. For further information go to www.ecb.co.uk/clubmark
- 4.1.6 The Club has appropriate insurance over the total period of the loan, covering where appropriate public liability, buildings and content insurance to include fire, theft and malicious damage
- 4.1.7 The project has a programme of community usage
- 4.1.8 The Club's application has received the support of the County Cricket Board through the CDM

4.2 THE PROJECT

An application will also only be considered if the **application** can meet the following mandatory requirements:

- 4.2.1 The project is supported by detailed drawings/plans (where applicable)
- 4.2.2 The project complies with ECB / Sport England Technical Guidelines
- 4.2.3 There is a Site Plan for the project.
- 4.2.4 The project's application is accompanied by confirmation of planning consent and building regulation approval (where applicable).
- 4.3.5 The project provides a project plan detailing the timescales for completion.
- 4.3.6 The project has been fully developed and can evidence a detailed Programme of Works
- 4.3.7 The project provides 2 competitive quotes for projects under £25k and 3 competitive quotes for projects over £25k.
- 4.3.8 The project provides a maintenance programme for the site (if the project is greater than £5k), whilst the project maybe an outright purchase of goods it will still be required to evidence warranties, service arrangements and management plan (where applicable).

4.3 TYPES OF PROJECTS TO BE CONSIDERED

4.3.1 Eligible Project themes – amongst others:

- Synthetic net bays / match play pitches (Non Turf Pitches - NTP)
- Fine Turf square and outfield
- Drainage / Irrigation
- Machinery (subject to suitable Health & Safety qualifications)
- Land Purchase for cricketing purposes
- Security (Perimeter fencing / Ball stop netting)
- Machinery storage (compliant with Health & Safety risk assessment)
- Changing room development / minor works to changing rooms
- Sight screens, mobile covers and cages
- Scoreboards
- Clubhouse development and renovation

4.3.2 Not eligible – amongst others:

- Projects that are under criminal investigation (subject to insurance claim due to arson etc)
- General landscaping
- Commercial activities including bar areas
- Car Parks
- Outdoor Lighting
- CCTV

- Single plant equipment (not incorporated within a larger scheme of work)
- Coaching items
- Video recorders
- Bowling Machines
- Indoor Facilities (such as indoor practice facilities or teaching classrooms etc)

4.4 REFURBISHMENT / REPLACEMENT

- 4.4.1 Any project that seeks to refurbish existing facilities will also only be considered if compliant with current ECB / Sport England technical standards.
- 4.4.2 Reconditioned machinery is acceptable provided that a warranty of no less than twelve months can be supplied and the applicant can prove that they have the qualified staff to operate it.

4.5 SPECIFIC GUIDANCE FOR THE DEVELOPMENT OF PROJECTS

To assist with the process Clubs should work through the following checklist;

- 4.5.1 General Requirements
- 4.5.1.1 Provide details of all parties who have prepared technical, financial, programme advice and scheduling the information.
- 4.5.1.2 Provide details of the person who will be responsible for co coordinating and managing the on site works.
- 4.5.1.3 Provide details of the in kind contributions the club have or will receive.
- 4.5.2 Technical Evaluation
- 4.5.2.1 Drawn Information
- 4.5.2.2 Provide a design equivalent to Design Stage D or detailed Planning Permission.
- 4.5.2.3 Identify the specification of materials as appropriate.
- 4.5.2.4 Ascertain compliance with ECB / Sport England technical guidelines.
- 4.5.2.5 Identify the result of any preliminary site investigations or exploratory work.
- 4.5.3 Third Party Approvals
- 4.5.3.1 Provide the status of Planning Permission and the information relating to the submission.
- 4.5.3.2 Building Control Approval (where applicable).
- 4.5.3.3 Provide copies of the approvals received.
- 4.5.4 Financial Evaluation
- 4.5.4.1 Submit a breakdown of estimate cost.
- 4.5.4.2 Identify what level of contingency and the basis of this calculation.
- 4.5.4.3 Submit all confirmed partnership funding (in writing).
- 4.5.4.4 Submit a full tender analysis (2 quotes for projects under £25k and 3 quotes for projects over £25k).
- 4.5.5 Health and Safety
- 4.5.5.1 Provide information on existing services.
- 4.5.5.2 Identify Risk Assessments arising from the design.
- 4.5.5.3 Provide information on access and egress points on site.
- 4.5.5.3 Site mobilisation and access.
- 4.5.5.4 Provide details of asbestos surveys carried out prior to construction (building works only).
- 4.5.5.5 Identify procedures of welfare facilities for the workforce.
- 4.5.5.6 Security of the site.
- 4.5.6 Competency
- 4.5.6.1 Provide information with regard to assessing the competency of any party directly involved with designing, co coordinating, managing and constructing the project.

4.6 CLUB FINANCES

An application will also only be considered if the **Club** can meet the following mandatory financial requirements:

- 4.6.1 The Club has a dedicated bank account
- 4.6.2 The Club has prepared a detailed budget breakdown of all the project costs including a sinking fund budget for reinvestment in the project area
- 4.6.3 The Club's application includes a copy of the latest annual accounts together with the annual accounts for the last three years, the most recent being prepared to a date within the last 12 months
- 4.6.4 The Club provides confirmation in writing of all Partnership Funding in relation to the project, including all evidence of 'in kind' contributions.
- 4.6.5 The Club provides an income and expenditure forecast for the next five years
- 4.6.6 The project's direct debit mandate has been accepted and confirmed

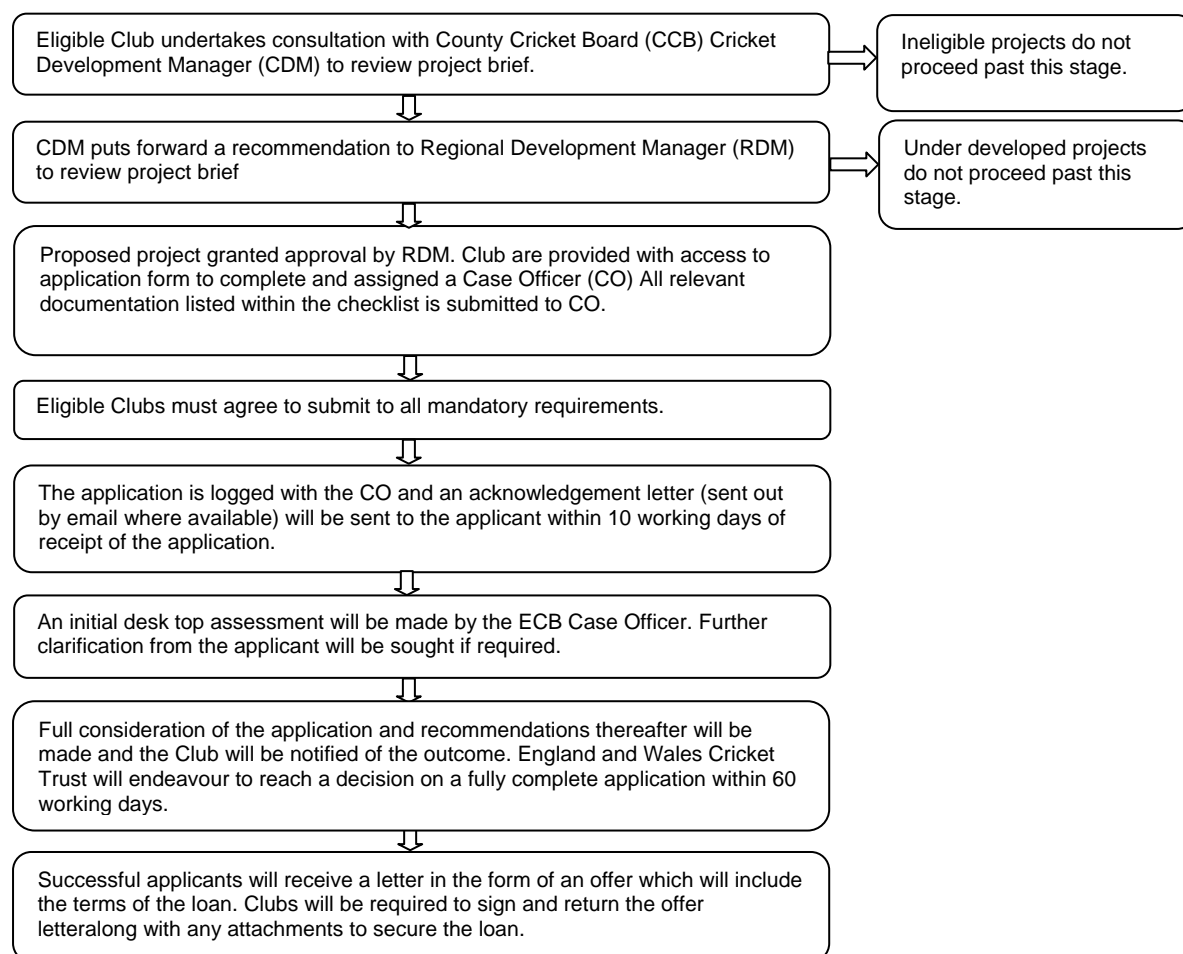
- 4.6.7 The Club provides documentation of other charges over property as security
- 4.6.8 The Club provides details of all funding that the club has applied for in the last 3 years
- 4.6.9 The England and Wales Cricket Trust must be notified immediately of any intention by the Club to take out additional loans during the period covered by the interest free loan.

5. MONITORING OF PROJECTS

In the interests of performance Clubs may be asked to provide yearly reports on the impact of the award and the new facility. 10% of clubs will be randomly monitored on behalf of the England and Wales Cricket Trust, including site visits.

6. APPLICATION PROCESS

The following application process will be adhered to where possible; however, the England and Wales Cricket Trust reserves the right to change the process at any stage without prior notification.



7. WARRANTY AND WAIVERS

- 7.1 This guidance note sets out an outline of the process for application and requirements to be fulfilled by a Club prior to or as a condition of the grant of a loan by the England and Wales Cricket Trust. This guidance is correct on the date on which it was printed.
- 7.2 The England and Wales Cricket Trust 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 Club.
- 7.3 All loans will be granted by the England and Wales Cricket Trust in its absolute discretion. Not all applications will be successful even if all criteria set out above are met. In addition, the England and Wales Cricket Trust is not under any obligation to consider any proposal or application that it may receive.
- 7.4 Neither these guidance notes nor any other information supplied by the England and Wales Cricket Trust (or its officers or agents) constitute a contract or an offer which is capable of acceptance by any Club. These Guidelines do not contain any representation upon which any Club is entitled to rely at any time.
- 7.5 The England and Wales Cricket Trust (and its officers or agents) will not be responsible for any costs, losses or expenses which Clubs 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 England and Wales Cricket Trust or its officers or agents].

8. USEFUL CONTACTS

England and Wales Cricket Board

c/o County Cricket Ground (Facilities & Clubs)
Old Trafford
Manchester
M16 0PX

Facilities & Funding Unit

Bruce Cruse bruce.cruse@ecb.co.uk
ECB National Facilities and Funding Manager

Tim Nicholls tim.nicholls@ecb.co.uk
ECB Case Officer (South)

Daniel Musson daniel.musson@ecb.co.uk
ECB Case Officer (North)

Club Unit

Dave Leighton dave.leighton@ecb.co.uk
ECB Club Programmes Manager

Tessa Whieldon tessa.whieldon@ecb.co.uk
ECB Community Club Programmes Manager

ECB Regional Development Managers (RDM)

www.ecb.co.uk/cricketdevelopmentmanagers

Cricket Development Managers (CDM)

www.ecb.co.uk/cricketdevelopmentmanagers

Sport England

3rd Floor, Victoria House
Bloomsbury Square
London
WC1B 4SE

Tel: 0207 273 1500
Website: www.sportengland.org

Institute of Groundsmanship (IoG)

28 Stratford Office Village
Walker Avenue
Wolverton Mill East
Milton Keynes
MK12 5TW

Tel: 01908 312 511
Website: www.ioq.org

The Sports & Play Construction Association (SAPCA)

Federation House
Stoneleigh Park
Warwickshire
CV8 2RF

Tel: 024 7641 6316
Website: www.sapca.org.uk

Sports Council for Wales

Sophia Gardens
Cardiff
CF11 9SW

Tel: 02920 338 200
Website: www.sports-council-wales.org.uk

The Royal Institute of British Architects (RIBA)

66 Portland Place
London
W1B 1AD

Tel: 0207 580 5533
Website: www.architecture.com

The Royal Institute of Chartered Surveyors (RICS)

RICS Contact Centre
Surveyor Court
Westwood Way
Coventry
CV4 8JE

Tel: 0870 3331600
Website: www.rics.org