

4th Huddersfield (Golcar) Scout Group

Hardship Policy

Objective:

At 4th Huddersfield (Golcar) Scout Group, we are committed to ensuring that no member is excluded from Scouting activities due to financial hardship. This policy outlines the financial assistance available for trips ensuring that cost is not a barrier to participation for any member. In part of the support the group will provide for trips and other expenses such as registration fees for the DofE etc. The group asks all members to pay their own subscription fees.

1. Financial Assistance Structure

Smaller Trips (e.g. Weekend Camps, Day Trips)

For trips that cost **£40 or less** per person:

- The group will cover costs up to £40.00 for a trip, event or participation sign up to the DofE, for those approved on the hardship fund.
- If the cost is to be greater than £40.00 the youth member will be expected to cover the extra cost up to 25% of the total cost and the group shall cover the remaining costs.

Larger Trips (e.g. International Experiences, Summer Camps)

For trips that cost **more than £100** per person:

- **Subsidy Offered:** 4th Huddersfield (Golcar) Scout Group will subsidise up to **75%** of the trip's cost for eligible members.
 - If additional funding is available, the subsidy may be increased based on individual circumstances and the financial situation of the group. This is to be agreed by the Trustee Board of 4th Huddersfield (Golcar) Scout Group.
- **Member Contribution:** The remaining 25% (or a reduced amount depending on available funds) will be the responsibility of the member or their family.

All funding remains to be at the discretion of the Trustee Board.

2. Subs Payments and Financial Assistance

Weekly Subs

- **Standard Subs Payment:** Regular weekly subs are required for all members to cover the costs of running the Scout Group, including resources, activities, and overheads.
- **Amount:** The standard weekly subs will be set by the group and communicated to all members at the beginning of the term. This is to be reviewed annually by the Group Trustee Board.
- **The Calculation:** Weekly subs will be calculated at the yearly cost divided by 52 (Squirrels and Beavers already have a reduced rate for none meeting weeks.) For example, if subs were £34 per term, then the yearly subs would be £102. Therefore $102/52$ would be £1.96 per week.

Payment Options

- **Cash Payments:** Subs can be paid weekly in cash at the meeting. The nominated Section Team member will record the payment and pass the subs payment to the Treasurer.
- **Payment Plans:** For families who need flexibility, a payment plan can be arranged, where subs can be paid in instalments over a period that suits the family's financial situation.

3. Criteria for Accessing Financial Assistance

To ensure fairness and transparency, the following criteria will be used to determine eligibility for financial assistance for both trips and subs:

Eligibility

- **Active Membership:** The member must be an active participant in 4th Huddersfield (Golcar) Scout Group, attending regular meetings and events (unless absent for unavoidable reasons such as illness).
- **Financial Need:** Financial assistance is available to families who face financial hardship, such as low income, unemployment, or other financial challenges.

Application Process

1. Application Submission:

- Families requiring financial assistance should complete the online Financial Hardship Fund form, available on the Groups policies page. <https://4thgolcar.org.uk/policies/> **four weeks** before an event, camp, trip or registration fee deadline. To allow the application process to take place and be reviewed by the Trustee Board.
- Any changes in circumstances should be raised with the Team Leader of the section the young person is in, as soon as possible.

2. Review and Decision:

The Group allocates a nominal amount of funds per year to support financial hardship. Once the hardship funds have been allocated/spent, there will be limited access until the following financial year.

- The Trustee Board will review applications confidentially, considering the family's financial circumstances.
- In cases where multiple families apply for assistance, priority will be given to those in the most need.
- Decisions will be communicated **as soon as possible** after being reviewed.

3. Confidentiality:

All applications and financial information will be treated with the utmost confidentiality in line with the relevant legislation. Only the relevant Team Leader(s) and the Trustee Board will have access to the information supplied.

Additional Considerations

- **Support for Families with Multiple Children in Scouting:** Families with more than one child in 4th Huddersfield (Golcar) Scout Group may be eligible for additional subsidies for each child attending the same trip or event. This is at the discretion of the Group Trustee Board.
- **Special Circumstances:** Families experiencing unexpected financial hardship (e.g., job loss, medical emergency) can apply for additional assistance on a case-by-case basis.

4. Payment Plans and Fundraising

To help ease the financial burden, 4th Huddersfield (Golcar) Scout Group offers **payment plans** for all larger trips. Payments can be spread over a period that suits the family's circumstances.

Additionally, families are expected to participate in group-organised fundraising activities to help reduce the costs of trips and events.

5. Limitations and Budget Considerations

- **Budget Limits:** The group allocates a portion of its annual budget for financial assistance. If funds are limited, the group will prioritise assistance based on the greatest need.
 - **Subsidy Caps:** There may be a cap on the amount of financial assistance available for each event or registration fee. This cap will be reviewed annually and adjusted based on available funds.
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6. Appeal Process

If a family feels their application for financial assistance has not been fairly assessed, they can appeal the decision by submitting a written request to the Group Lead Volunteer. An appeal panel, consisting of the Group Lead Volunteer, Treasurer, Group Chairperson and at least one other committee member, who is not a leader of the group, will review the appeal. The outcome will be communicated within **14 days** of submission.

Hardship Fund Request Policy – Terms and Conditions

1. Purpose

The Hardship Fund is designed to support young people and their families who may be experiencing financial difficulties, ensuring that no individual is excluded from participating in Scouting activities due to financial constraints.

2. Eligibility

To qualify for hardship support, applicants must:

- Be an active member of the Scout Group.
- Demonstrate financial need through a brief, confidential discussion with the Section Team Leader or Group Treasurer.
- Be unable to meet the full cost of Scouting trips, uniforms, or activities without financial assistance.

3. Application Process

- Applications must be submitted via the Section Team Leader via a **confidential request form** or direct discussion.
- Supporting information may be required to assess financial need.
- Each request will be considered on a **case-by-case basis**, ensuring fairness and discretion.

4. Nature of Support Provided

Support may be offered in the form of:

- Partial or full coverage of financial support as laid out in the hardship policy.
- Assistance with the cost of uniforms, activities, or trips.
- Temporary relief for families facing short-term financial hardship.

5. Decision and Approval

- Decisions will be made by the Group Trustee.
- The availability of hardship funds is subject to the Scout Group's financial position and is **not guaranteed**.
- Applicants will be informed of the outcome **within 14 days** of submitting their request.

6. Confidentiality

- All applications and discussions regarding hardship support will be handled with **strict confidentiality**.
- Information will only be shared with those responsible for assessing and approving requests.

7. Duration and Review

- Assistance is granted on a **term-by-term basis** and is subject to review.
- Families receiving support may be required to reapply if financial difficulties persist.

8. Fair Use Policy

- The hardship fund is intended for genuine financial hardship cases.
- If your financial circumstances change, you will notify the Group as soon as is practical.
- Any misuse of the fund or false information provided in an application may result in **withdrawal of support** and potential **exclusion from further assistance**.

10. Amendments to Policy

The Scout Group reserves the right to **amend or discontinue** the hardship fund policy at any time based on financial availability and organisational needs.