

## WARWICK BOAT CLUB: CORONAVIRUS CLOSURE Q & As

Issued by the General Committee - last updated 02 04 20

### Club closure

**Q1:** When will the Club reopen?

**A1:** The Club will be guided by the Government's restrictions and direction as to the level of social distancing required across the country and will re-open as soon as it is safe to do so, for employees, members, suppliers contractors and visitors.

Like everyone else, we are respecting the restrictions in order to help manage the spread of the coronavirus, to limit the medical impacts and to support the superb medical staff in our NHS.

We wish all our members, their families and friends good health and a safe passage through these difficult times. We are in this together. Stay safe and support each other.

**Q2:** How will the Club closure affect my membership?

**A2:** Apart from the health impacts of this terrible virus, there are, and will be, significant widespread financial impacts affecting our members and their families. So, in recognising this, the Club is taking a number of steps to assist members who find themselves in a difficult financial situation, resulting from the spread of the coronavirus.

The Club has ongoing costs it can't avoid, is seeking to reduce these to a minimum, and will seek look to apply for government schemes and any sporting grants that are made available.

- Whilst the Club remains closed memberships are in fact 'frozen'. This means the Club will recognise as continuing members all those who, as of March 2020, were paid up members of the Club.
- The Club assumes that, unless notified, all existing members wish to retain their memberships.
- The Club will not increase its subscriptions for the year April 2020 to March 2021 – contrary to the agreement at the 2019 AGM.
- If a member has renewed their membership by either paying a lump sum or agreed to monthly direct debits, for the new membership year, commencing 1 April 2020, then the Club will apply a credit, which will be applied at the end of the membership year, this time in 2021. The exact nature of the credit has yet to be determined. As the duration of any closures and financial

impacts become evident over the Club year, the detail of the credit can be established.

Naturally, the Club will be supportive in cases of genuine hardship, by making a refund to those members, who request one.

- If you are a member who has not yet paid any membership renewal fees, the Club would appreciate it if you feel you can afford to renew and pay your fees. However, we recognise a number of members may already, or will, experience financial hardship and wishes to be supportive.

You should not be concerned that your membership will lapse. It will remain in force, by being 'frozen' until such time as the Club re-opens, when the Club will look to recommence the membership fee renewal process. The usual grace period to pay your fees will then apply. At that time, no credit for Club closure will apply because no renewal fees were paid at the usual time.

Again, to be supportive of these members, no rejoining fee will apply either, due to the process of the Club having 'frozen' your membership as at March 2020.

- However, for those members who would still like to pay their renewal fees, the Club is grateful and will apply the credit for months of Club closure as outlined in the fourth bullet point above.

**Q3:** If I can't afford to renew my membership, but want to join again when I can afford it, what happens then?

**A3:** We recognise there will be many significant financial impacts on our members and, as a members' club, we will be supportive. Firstly, your membership will have been 'frozen' as of March 2020, so your membership can be renewed upon the Club re-opening. If that is not possible for you, then, as a further supportive action, the Club will welcome back any past member during the membership year April 2021 to March 2022, without requiring a rejoining fee.

**Q4:** I just renewed my membership before closure, will I get a refund?

**A4:** Thank you for renewing your membership and paying your fee, the Club is grateful for your support. You will receive a credit, which will be applied next year when the annual membership renewals take place. The Club will establish the details of the credit once it has understood the duration of any closures and financial impacts upon the Club. However, should you find yourself in financial hardship the Club will be supportive in return and give you a credit for the period of closure up to the point where you requested assistance. The Club will act with confidentiality in these cases.

**Q5:** What will happen to the Club's employees?

**A5:** The Club has contacted all its employees, to advise them of the current situation and will keep them updated as things evolve. The Club looks to support its employees through these very difficult times and to ensure their safety, if they have to come to work. Placing employees on the Government furlough scheme is a possibility, depending on the length of Club closure and the Club's financial situation. Whilst the Club is closed it will look to operate on a care and maintenance only, to ensure only the minimum level of employee activity on site, for their safe keeping and to manage its costs. The Government's furlough scheme, as we currently understand it, should ensure we can retain all our valued employees ready for when we reopen.

**Q6:** What will happen to the Club's sports coaches?

**A6:** The Club has communicated with its coaches, just like it has with its employees. Generally, speaking the Club's coaches are not employees, but self-employed workers, who we believe can now look to the Government's assistance scheme for the self-employed and, if necessary, apply for universal credit. The Club will maintain contact with its coaches to understand how they are able to cope with this challenging situation. The Club's approach will be supportive in cases of genuine hardship.

**Q7:** How will the Club's premises, grounds and sports facilities be looked after during closure?

**A7:** The Club is closed and is effectively in a 'care and maintenance only' mode. This is both to protect our employees and also to help manage costs as effectively as possible. However, we are aware of the desire to be ready to re-open as soon as we are allowed and are prioritising tasks with this in mind.

**Q8:** What will happen to the bar stock during closure?

**A8:** Unfortunately, like pubs and clubs with drinks stock, there is a safe use by date on most, if not all, our stock. Once it has exceeded these dates, it can't be served to our members and may go to waste. We will assess any losses and speak with our insurers.

**Q9:** How will the Club keep members informed during closure?

**A9:** The general committee will convene (by video/conference call) on a regular basis, to review the Club's situation. The committee will make regular communication to the members, to keep them informed. This will be by a variety of communications, for example, by regularly updating the Club's website; by using MailChimp e mails to members; by publishing updates of this Q & A to reflect any new information and relevant questions posed by members and by using social media, where useful.

## Club finances

**Q10:** Can the Club survive the closure due to coronavirus?

**A10:** The Club has good cash reserves, which ordinarily are used for renewing Club assets such as buying new boats, replacing worn out court surfaces or netting, refurbishing the clubhouse and squash courts and supporting our lawn bowls facilities. In an emergency such as this, it provides a helpful 'rainy day' fund of sorts because it is a cash buffer.

It is like asking 'How long is a piece of string?' However, with each month of closure the reserves are being depleted. Where the Club receives income, for instance, from members who make annual membership fee renewals, this helps to reduce the rate at which reserves deplete. The Club should be able to weather a closure of months in duration.

The longer term price of depletion is not having the funds to renew worn out assets when they should be replaced or refurbished. There will be these impacts.

**Q11:** What has the Club done to manage its finances during closure?

**A11:** Action has been taken rapidly by the sports section treasurers, in conjunction with the general committee, to reduce expenditure to the minimum commensurate with maintaining the integrity of our facilities and our safety obligations. All applicable Government assistance schemes and sporting organisation hardship grants are, or will be, explored to help the Club and its employees and coaches. The Club will also explore what support is possible with its insurers.

**Q12:** Can the Club give an indication of how its finances may be affected.

**A12:** The Club has ongoing costs it can't avoid, is seeking to reduce these to a minimum, and will seek to apply for government schemes and any sporting grants that are made available. Of course the Club also welcomes subscription income from those members who feel able to pay, whilst recognising that some members will experience hardship, offering them recognition and support.

To give you an idea of the financial challenge for the club, if the only source of income for the Club is subscriptions, it could receive about £220,000 (assuming normal renewal rates – clearly things aren't normal) with ongoing costs in a 'shutdown mode' of about £180,000, before aggressive cost cutting and application of any government or other grants.

Once income reduces below costs our reserves start to be depleted.

**Q13:** If I renew my membership subscription, what happens for the period the Club is closed? And is my subscription secure?

**A13:** The Club welcomes any income from membership renewals as it helps reduce the rate of depletion of our reserves. The details of this are covered elsewhere in the Q & As. Members' subscriptions are secure at present and for the foreseeable future, whilst we have some reserves. Mind you the future is fast evolving.

**Q14:** is the Club insured against losses incurred through coronavirus?

**A14:** The Club has contacted its insurers and the position, at present, is that insurers are stating that as the coronavirus is a new, or unknown illness, and, therefore, not specified in the detailed clauses of the insurance documents, we are not covered. All insurers have adopted this position, but it may change under Government pressure.

## **Club sporting competitions**

**Q15:** How has the closure affected sports competitions?

**A15:** As we expect the period of Government instruction/guidance on social distancing to last several months, as a minimum, all internal competitions, in all sports sections, due to take place in the first half of this year, and in some cases the whole year, will not now take place as scheduled. In time our various sports section committees may be able to look at what rescheduling of events can take place later in the year. At present everything, of course, is on hold.

Where the Club enters teams and individuals in external competitions, advice/instruction from these competitions' organisers and governing bodies is progressively being received by the Club through the usual connections. Examples are as follows:

- Rowing: The club is following the latest Government and British Rowing advice, with currently no club-based activity and no British Rowing affiliated competitions as these fall into the category of 'public gatherings'.
- Tennis: Club tournaments cannot be held until the extent of the closure is known, as well as any rules associated with how we can return to normal activities; summer leagues are not taking place; team national and regional knockout competitions are on hold.
- Bowls: All National, County and South Warwickshire competitions for the 2020 season have been cancelled. It is likely the Courier, Stratford Herald and KD Leagues will follow suit. However, it is to be hoped that the internal competitions and Warwick Town Triples matches can still be held, albeit a little later in the season. This should be feasible as the Green will not be congested with any other matches. However, only time will tell.
- Squash: Like the other sections everything is on hold, with England Squash closely monitoring UK Government advice around the coronavirus situation.

**Q16:** I have entered the Club's annual tennis tournament and paid my entry fee, what happens now?

**A16:** Thank you for entering, and our commiserations, because that event now can't take place as scheduled. When matters become clearer then the tennis section committee can communicate its plans. In the meantime, your entry fee has been recorded and, if the tournament is rescheduled, you will already be entered. If it doesn't take place this year, it will need to be refunded.

## **Club development plans**

**Q17:** What will happen to the Club's development plans now?

**A17:** Like everything else at the Club, the development plan will be impacted. Four key actions now arise:

1. The Club will try to achieve planning approval from Warwick DC for its planning application, so as to give the Club and its members the fullest choice of what to do in the future. Warwick DC operations have, like everyone else, been affected, so no timescale is currently known for a decision.
2. Expenditure will be limited to the bare minimum commensurate with achieving that aim, so as to preserve cash reserves and to prioritise the preservation of what we have.
3. Communication with members on a regular basis, because of concerns about embarking on such an ambitious programme in the light of the changed situation, is essential. Please be assured that the club is only making expenditures to preserve the Club as is, and to achieve aim 1 above.
4. Once the Club has reopened, and returned to a semblance of normality, the general committee will ask the development committee to review what is possible and practical, for the future, in light of changed circumstances.

**Q18:** Has the current development work to buy additional land from a neighbour and rebuild the perimeter wall been completed?

**A18:** The current situation is that the land has been acquired and all legals completed. The contract also included the rebuilding of our neighbour's wall, which has also been finished. Some minor landscaping details remain – including three trees and grass seed.

## **Club sporting section committees**

**Q19:** How should the Club's sporting section committees function during closure?

**A19:** The general committee is happy for the sports sections committees to make their own decision on meeting frequency during Club closure, whilst fully respecting Government social distancing restrictions and using appropriate communications technology to support  
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their activities. The general committee welcomes member feedback and enquiries channelled through the respective sports sections, to minimise any enquiries that would otherwise go through the administration office, which is home-working and so cannot operate as usual.

Club captains can be contacted by e mail as follows:

Rowing: Tanya Podinovskaia e mail [rowingcaptain@warwickboatclub.co.uk](mailto:rowingcaptain@warwickboatclub.co.uk)

Tennis: Paul Martin e mail [tenniscaptain@warwickboatclub.co.uk](mailto:tenniscaptain@warwickboatclub.co.uk)

Bowls: Martin Dean e mail [bowlscaptain@warwickboatclub.co.uk](mailto:bowlscaptain@warwickboatclub.co.uk)

Squash: Graeme Mascall e mail [squashcaptain@warwickboatclub.co.uk](mailto:squashcaptain@warwickboatclub.co.uk)

## Health & safety matters

**Q20:** How will the Club ensure the premises, grounds and sports facilities are safe to use, and free from virus contamination, when the club reopens?

**A20:** The Club will manage the site and its facilities on a 'care and maintenance' basis, consistent with maintaining employees' safety and well-being whilst obeying the Government's restrictions on social distancing. We will take expert guidance on any cleaning measures thought necessary before re-opening.

We are sure members expect the Club to do its bit in complying with the Government's measures and supporting our country's superb medical staff (some of whom are members – thank you for all you are doing).

We are all in this together. Stay safe! Support each other and our NHS.

## Suppliers

**Q21:** Given the austerity budget approach, will the Club also change the way it pays all suppliers?

**A21:** We have no intention to squeeze our suppliers. We intend to stick to the agreed credit terms we have with all our suppliers – which vary depending upon the actual agreements with each. Of course, given that we are closed, our need for suppliers is very much reduced, but, if we do require supplies, we will pay for them under the same terms as usual.

## **Club security**

**Q22:** How is the Club being secured while closed?

**A22:** The whole Club is literally in lock down. This means that all doors – both internal and external – have been locked. The gate at the top of the drive has been locked shut. Our Banbury Road gate has been locked, with a coded padlock. Essential staff are aware of the code for essential entry – and at least one of our maintenance team is present on site each day. Our CCTV system is still operational. We still have a contract with Mitie Security for site patrols, although we are considering the value of this during lockdown. Our neighbours – several of whom are Club members – are also in isolation at home and so are de facto guarding the site, although no formal agreement has been reached to do this.