



HARDSHIP PROPOSAL

1. Purpose

Caloundra Bridge Club is built on friendship, respect, inclusion and the enjoyment of bridge

This proposal recognises that hardship can affect anyone in the Club

The purpose is to provide a simple, confidential and compassionate process for members who are experiencing genuine temporary financial or personal hardship

The proposal aims to ensure that hardship does not unnecessarily prevent a person from participating in bridge, while maintaining the financial sustainability of the Club

2. Eligibility

A current Home Member of Caloundra Bridge Club who is experiencing genuine hardship that makes it difficult to meet Club membership fees, levies or session fees

- loss of income, illness, homelessness or retirement
- unexpected medical or family expenses
- short-term financial strain
- other compassionate circumstances

Requests are intended primarily for temporary or short-term hardship rather than long-term financial assistance

3. Assistance Available

Subject to Committee approval, the Club may provide one or more of the following forms of assistance:

- Session Fees
 - reduction of session fees for an agreed period
 - complete waiver of session fees for an agreed period
- Membership Fees
 - postponement or deferral of membership fees
 - flexible payment arrangements
 - reduction or waiver of membership fees and/or levies
 - other reasonable assistance approved by the Committee

Assistance will generally be limited to a maximum period of 12 months, at which time assistance will be reviewed

4. Application and Assessment

- Request for assistance

A person may contact the President, Treasurer or Secretary, verbally or in writing, to request hardship assistance



Caloundra Contract Bridge Club Inc
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Caloundra QLD 4551
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- Confidential discussion

The applicant will be invited to discuss their circumstances confidentially

Detailed financial documents will not normally be required

The Committee may request additional reasonable information required to make a fair decision

- Assessment

The President and Treasurer, or a small sub-committee will consider the application promptly and fairly

The Committee will consider the individual circumstances, including the nature and duration of the hardship, the assistance requested, any supporting recommendation, and the Club's financial position

- Decision

Meeting the requirements of this policy does not automatically guarantee assistance. All assistance is subject to Committee approval and the availability of Club funds

- Notification

The applicant will be advised privately of the outcome and any assistance arrangement agreed upon

6. Confidentiality and Respect

All hardship applications and recommendations will be handled sensitively and confidentially

Information will only be shared with the small number of Committee members directly involved in assessing or administering the assistance

Where a decision involves a reduction or waiver of session fees, the Game Directors may be informed only to the extent necessary to administer the arrangement

Hardship matters will not be discussed with other members or recorded in general Club minutes

Applicants will be treated with dignity and respect and will not be disadvantaged or embarrassed because they have sought assistance

7. Committee Discretion and Financial Sustainability

The Committee retains discretion to determine whether assistance is appropriate, the form and duration of any assistance, and any conditions attached to it

The Committee will seek to apply this policy fairly and consistently while ensuring that hardship assistance remains financially sustainable for Caloundra Bridge Club

8. Review of Proposal

This proposal will be reviewed by the Committee at least every two years, or earlier if circumstances require, to ensure that it remains fair, respectful, practical and consistent with the Club's values and financial position