

# EWCT Interest Free Loan Scheme – Guidance Notes

## 1. Aim

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

The scheme is funded by the England and Wales Cricket Trust (EWCT), a wholly owned charitable subsidiary of the England and Wales Cricket Board (ECB), which promotes community participation in cricket as a means of promoting and improving health.

Activities funded by the EWCT must benefit the community, not just a small group or elite. This is a primary obligation when applying for funding.

## 2. Eligibility

All ECB affiliated cricket clubs, and other organisations that directly affiliate to the ECB.

## 3. Projects Themes

Clubs should choose one project theme only. It is expected that most projects will also fall under one sub-theme but linked packages of works will be reasonably considered, i.e. a fine-turf project may include machinery.

Themes	Examples
<b>Buildings</b>	<ul style="list-style-type: none"><li>• New build pavilion</li><li>• Pavilion renovation</li><li>• Changing room / social area development</li><li>• Machinery store</li><li>• Score box</li><li>• Improvement in car parking facilities (for cricket purposes only)</li><li>• CCTV / security shutters (specifically to protect cricket buildings)</li><li>• Outdoor lighting (for security purposes)</li><li>• Energy saving measures, including:<ul style="list-style-type: none"><li>▪ Insulation (roof and / or walls)</li><li>▪ Double / triple glazing</li><li>▪ Energy efficient heating systems e.g. boilers, radiators</li><li>▪ Solar PV / solar thermal systems</li><li>▪ LED lighting</li></ul></li><li>• Water management systems, including:<ul style="list-style-type: none"><li>▪ Rainwater harvesting</li><li>▪ Greywater recycling</li><li>▪ Water saving sanitaryware / flush reduction devices</li><li>▪ Aeration devices e.g. water saving shower heads or taps</li><li>▪ Reduced flow devices e.g. non-concussive taps</li></ul></li><li>• Flood resilience - building protection</li></ul>

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<b>Equipment Purchase</b>	<ul style="list-style-type: none"> <li>• Machinery (subject to health and safety qualifications)</li> <li>• Covers</li> <li>• Sight screens</li> <li>• Scoreboard</li> <li>• Mobile Net Cages</li> <li>• Perimeter fencing / ball stop netting</li> </ul>
<b>Fine Turf</b>	<ul style="list-style-type: none"> <li>• Square</li> <li>• Outfield</li> <li>• Bore holes</li> <li>• General landscaping of cricket grounds / sites</li> <li>• Flood resilience – drainage / irrigation / ditch or culvert clearance</li> </ul>
<b>Land Purchase</b>	<ul style="list-style-type: none"> <li>• For cricketing purposes only</li> </ul>
<b>Non-Turf</b>	<ul style="list-style-type: none"> <li>• Non-Turf Practice Facilities</li> <li>• Non-Turf Match Play Pitches</li> </ul>

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

## 4. Ineligible Projects Themes

- Projects where the subject matter or any related property is under criminal investigation (i.e. 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 ECB does not, in its absolute discretion, consider meets the charitable purposes of the EWCT).

## 5. Refurbishment / Replacement

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.

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.

## 6. 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	£1,000 - £50,000	5 years

*\*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'.*

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

## 7. Partnership Funding

A minimum of **10%** partnership funding will be required from the applicant, meaning the amount of the loan cannot exceed 90% of the total cost of the project.

The Scheme can be partnered with ECB capital grant schemes or other external funding programmes.

The Scheme may not be used to fund the following fees:

- Legal and professional fees
- Architect and / or Surveyor fees
- Third party consent

However, these costs may be considered as 'in kind' contributions and form part of the Partnership Funding.

## 8. The Loan

The EWCT Trustees have discretionary powers over all loans.

Loans will be interest free.

Applicants must agree to the EWCT's standard Terms and Conditions and sign a form of acceptance prior to a loan being released.

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.

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.

Loans cannot be used to retrospectively fund projects.

Repeat loan applications (i.e. an application every five years for the replacement of the same non-turf practice area) will be declined.

Applicants cannot apply for a second loan within 12 months of having the first loan accepted.

The maximum total loan granted by the EWCT at any one time to an applicant shall be £50,000.

The loan will not be granted to cover or repay any existing loans or credit held by or advanced to an applicant.

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.

## 9. Personal Guarantors and Legal Charge

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

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

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

## 10. 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](#).

## 11. The Application Process

Check that your Club / Organisation and project are eligible.

Register and apply at [IMS.ECB.co.uk](https://www.ims.ecb.co.uk)  
Your local Cricket Board or Foundation will approve your association as an officer of the Club / Organisation

Applicants will be required to submit all evidence in support of their application

An assessment of the application will be made, and the applicant will be notified if the application was successful (or if more information is required) within 30 days

Successful applicants will receive a contract Offer Letter, including the scheme Terms and Conditions, a Direct Debit mandate and guarantor forms

Applicants will need to complete and return the above:

- Direct Debit mandate and guarantor forms via email
- Contract offer letter via DocuSign within 30 days

Payment will be made to the club's designated account and repayments will not commence until at least one clear quarter after the drawdown date.

A repayment schedule covering the duration of the loan will be available on IMS.

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## 12. 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	
<b>The Applicant</b>	<ul style="list-style-type: none"> <li>• Constitution, Articles of Association or recognised governance documents</li> <li>• Adoption and implementation of the ECB 'Safe Hands' Safeguarding Policy or a Child Protection Policy</li> <li>• Adoption of the ECB Inclusion and Diversity Policy or Equal Opportunities Policy</li> <li>• Valid Buildings, Contents and Public Liability insurance cover including fire, theft and malicious damage</li> </ul>
<b>The Project</b>	<ul style="list-style-type: none"> <li>• A minimum of 5 years security of tenure for the site of the proposed project, by means of:               <ul style="list-style-type: none"> <li>▪ Freehold (e.g. owned by the applicant)</li> <li>▪ Leasehold (e.g. leased from landowner) or</li> <li>▪ Rental (e.g. an agreement to rent the land from another party).</li> </ul> </li> <li>• 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.</li> <li>• Compliance with ECB / Sport England or Sport Wales technical guidance (where relevant).</li> <li>• A site plan with the location of the project clearly marked (where relevant).</li> <li>• Copies of detailed drawings and plans (where relevant).</li> <li>• Two competitive quotations for projects under £25,000 and three competitive quotations for projects over £25,000.</li> <li>• A full tender analysis against the quotations received (where relevant).</li> <li>• The status of planning consent (where relevant).</li> <li>• Building Regulation approval (where relevant).</li> <li>• Programme of Works (where relevant).</li> <li>• Detailed project timescales (where relevant).</li> <li>• For the outright purchase of goods above £5,000, where not clearly demonstrated in the preferred quotation, evidence of warranties will be required (where relevant).</li> </ul>
<b>The Finances</b>	<ul style="list-style-type: none"> <li>• A bank account in the Club or Organisation name that can accept a Direct Debit mandate</li> <li>• A bank statement from the same bank account dated within three months of the application</li> <li>• Three years of annual accounts, the most recent being prepared to a date within the last 12 months (where relevant)</li> <li>• Evidence of bank reconciliation with a copy of the requisite bank statement which agrees to the most recent set of accounts (where relevant)</li> <li>• A detailed budget breakdown of all project costs including a sinking fund for reinvestment into the project (where relevant)</li> <li>• Confirmation that all partnership funding is secured including evidence of all 'in kind' contributions</li> <li>• Evidence of legal charges held over the property (where relevant)</li> <li>• Evidence of any outstanding loans (where relevant)</li> </ul>

	<ul style="list-style-type: none"><li>• Evidence of an income and expenditure forecast for the duration of the loan (for loans over £10,000)</li><li>• Evidence of a VAT management plan (where relevant)</li><li>• Details of successful capital funding applications in the last three years</li></ul>
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## 13. Monitoring of Projects

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

## 14. Warranty / Waivers

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 issued.

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.

All loans will be granted by the EWCT in its absolute discretion.

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.

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.

These guidance notes do not contain any representation upon which any applicant is entitled to rely at any time.

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.

## 15. Useful Contacts and Links

[loans@ecb.co.uk](mailto:loans@ecb.co.uk)

ECB Club Facility Management – <https://www.ecb.co.uk/be-involved/club-support/club-facility-management>