

EWCT Interest Free Loan Scheme (IFLS)

GUIDANCE NOTES



**INTEREST
FREE LOAN
SCHEME**





1. ABOUT THE SCHEME

- 1.1 The EWCT Interest Free Loan Scheme (IFLS) aims to finance capital projects to help create a sustainable future for cricket.
- 1.2 The scheme is funded by the England and Wales Cricket Trust (EWCT), a wholly owned charitable subsidiary of the England and Wales Cricket Board Limited (ECB).
- 1.3 Projects funded by the scheme must meet the EWCT's objectives to promote community participation in healthy recreation by providing facilities for playing cricket, and to promote all purposes as recognised as charitable under the laws of England and Wales through an association with cricket.

2. ELIGIBILITY

The scheme is open to Cricket Clubs and other Organisations affiliated to ECB via their local Recreational Cricket Board (RCB) or Cricket Foundation (CF), or that affiliate to the ECB nationally via the African Caribbean Cricket Association (ACCA) or National Asian Cricket Council (NACC).



3. 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	
Applicant	<ul style="list-style-type: none"> • Constitution, Articles of Association, or recognised governance documents. • Adoption of ECB 'Safe Hands' Safeguarding Policy or a Child Protection Policy (other Organisations). • Adoption of the ECB Anti-Discrimination Regulations or Equal Opportunities Policy (other Organisations). • Valid Buildings, Contents and Public Liability Insurance cover, including fire, theft and malicious damage.
Project	<ul style="list-style-type: none"> • A minimum of 5 years Security of Tenure for the site of the proposed project, by means of: <ul style="list-style-type: none"> • Freehold (owned by the applicant) • Leasehold (leased from landowner) or • Rental (an agreement to rent the land from another party) • 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. • Compliance with ECB / Sport England or Sport Wales technical guidance (where relevant). • A site plan with the location of the project clearly marked (where relevant). • Copies of detailed drawings and plans (where relevant). • Two competitive quotations for projects up to £24,999 and three competitive quotations for projects £25,000 and above. • A full tender analysis against the quotations received (where relevant). • The status of planning consent (where relevant). • Building Regulation approval (where relevant). • Programme of Works (where relevant). • Detailed project timescales (where relevant). • 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).
Finance	<ul style="list-style-type: none"> • A bank account in the Club / Organisation name that can accept a Direct Debit mandate. • A bank statement from the same bank account dated within three months of the Application. • Three years of annual accounts, the most recent being prepared to a date within the last 12 months (where relevant). • Confirmation that all partnership funding is secured including evidence of all 'in kind' contributions. • Evidence of legal charges held over the property (where relevant). • Evidence of any outstanding loans (where relevant). • Evidence of an income and expenditure forecast for the duration of the loan (for loans over £10,000). • Evidence of a VAT management plan (where relevant).

4. PROJECT THEMES & TYPES

4.1 Applicants should choose one project theme only. Most projects will fall under one theme but linked packages of works will be reasonably considered, i.e., a fine-turf project may include a linked groundsmachinery purchase.

Project Theme	Project Type
Buildings	<ul style="list-style-type: none"> • Ball Stop Netting • Changing Room Extension • Changing Room New Build • Changing Room Renovation • Flood Resilience - Building Protection • Improvement in Car Parking Facilities (for cricket purposes only) • Machinery Store • New Build – Other • Outdoor Lighting (for security purposes) • Pavilion Extension • Pavilion New Build • Pavilion Renovation • Perimeter Wall or Fencing • Roof Repair or Replacement • Score Box • Security - CCTV / Shutters (specifically to protect cricket buildings) • Social Area Development
Equipment Purchase	<ul style="list-style-type: none"> • Covers • Digital • Electronic Point of Sale (EPOS) System • Machinery (subject to health and safety qualifications) • Mobile Net Cage(s) • Replacement Netting • Sight Screens • Scoreboard
Fine Turf	<ul style="list-style-type: none"> • Square • Outfield • Bore Holes • Irrigation Systems • General Landscaping of Cricket Grounds / Sites • Flood Resilience – Drainage / Ditch or Culvert Clearance
Land Purchase	<ul style="list-style-type: none"> • For cricketing purposes only
Non Turf	<ul style="list-style-type: none"> • ECB Approved Non-Turf Match Pitches (30m min) • ECB Approved Non-Turf Practice Facilities (26m min)

Project Theme	Project Type
Sustainability	<ul style="list-style-type: none"> • Energy Saving, including: <ul style="list-style-type: none"> • Insulation (roof / walls) • Double / triple glazing • Solar PV / solar thermal systems • LED lighting • Power supply • Energy efficient heating systems, e.g. boilers, radiators, air/ground-source heat pumps • EV Chargers • Water Saving, including: <ul style="list-style-type: none"> • Rainwater Harvesting • Greywater Recycling • Sanitaryware / Flush reduction devices • Aeration Devices, e.g. shower heads or taps • Reduced Flow Devices, e.g. non-concussive taps

4.2 This is not an exhaustive list and EWCT reserves the right to consider other eligible project themes where it considers, in its absolute discretion, that the project meets the charitable objectives of the EWCT.

5. INELIGIBLE PROJECTS

- Projects where the subject matter or any related property is under criminal investigation (e.g. subject to an insurance claim due to arson, etc)
- Coaching items (e.g. equipment, bowling machines, etc)
- Any other project that the EWCT does not, in its absolute discretion, consider meets its charitable purposes

6. REFURBISHMENT / REPLACEMENT

- 6.1 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.
- 6.2 All Non-Turf Match Pitch or Practice Facilities projects, including refurbishments, must come with a full warranty from the supplier for a named ECB Approved NTP System.
- 6.3 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 suitably qualified people to operate it.

7. AMOUNT OF LOAN AND REPAYMENT PERIOD

7.1 The table below shows the amount of loan and repayment period typically available.

Category	Amount of Loan	Minimum Partnership Funding	Maximum Repayment Period
Cricket club with a junior section*	£1,000 - £75,000	10%	5 years
Cricket club without a junior section	£1,000 - £30,000	10%	5 years
Other Organisations	£1,000 - £75,000	10%	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.'*

7.2 In exceptional cases, applications for loans outside of these parameters will be considered by the EWCT which has the absolute discretion to agree or reject such an application, i.e. over a 7 year term instead of 5 years.

8. PARTNERSHIP FUNDING

8.1 Partnership funding is the difference between the total project cost and the amount of loan. It can be sourced from Club / Organisation funds, other grant bodies or sponsorship etc.

8.2 A minimum of 10% partnership funding will be required from the applicant for projects (maximum loan award of 90% of the total project cost).

8.3 The scheme can be partnered with the ECB capital grant schemes (Strategic Inclusive Facilities Fund, County Grants Fund or Grass Pitch Improvement Fund), other external funding programmes or own funds.

8.4 The scheme may not be used to fund the following fees:

- Legal / professional / architect and / or surveyor fees
- Third party consent

However, the above costs may be considered as 'in kind' contributions and form part of the partnership funding.

8.5 Other 'in-kind' contributions may be included as partnership funding where they can be evidenced by an accurate valuation of donation of materials or labour.

9. THE LOAN

- 9.1 The EWCT Trustees have discretionary powers over all loans.
- 9.2 Loans will be interest free.
- 9.3 Applicants must agree to the EWCT's standard Terms and Conditions and sign a form of acceptance prior to the loan being released.
- 9.4 Clubs / Organisations will need a designated bank account for payment of the loan and for repayments to be taken from.
- 9.5 The loan shall be repaid in equal quarterly instalments (Quarter Days) over the period of the loan. The Quarter Days will be 25 Feb, 24 May, 29 Aug and 25 Nov each year.
- 9.6 The first loan repayment will be taken by EWCT on the second Quarter Day following the drawdown of the loan, i.e. if the drawdown date is 1 Jun 27, the first repayment will be taken on 25 Nov 27.
- 9.7 A full repayment schedule covering the loan period will be available on IMS, to view or download, following drawdown.
- 9.8 If an applicant defaults on a repayment or is in breach of any of the loan terms and conditions, the whole of the loan amount may become immediately repayable or become subject to interest until the outstanding amounts are paid.
- 9.9 Loans cannot be used to retrospectively fund projects.
- 9.10 Repeat loan applications (i.e. an application every five years for the replacement of the same non-turf practice area) will be declined.
- 9.11 Applicants cannot apply for a second loan within 12 months of having the previous loan contract accepted by ECB.
- 9.12 The maximum amount of loan(s) awarded by the EWCT at any one time to an applicant shall be £75,000 (for Clubs with a junior section and other Organisations) or £30,000 (for Clubs without a junior section), unless otherwise agreed by EWCT in exceptional circumstances.
- 9.13 The loan will not be awarded to cover or repay any existing loans or credit held by or advanced to an applicant.
- 9.14 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.

10. PERSONAL GUARANTORS AND LEGAL CHARGE

- 10.1 The EWCT will require that as security for the loan, the applicant:
 - Identifies between one and three guarantors 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.
- 10.2 The EWCT shall, in each case and in its absolute discretion, decide on the security to be provided by an applicant.

11. PLANNING YOUR PROJECT

- 11.1 Careful thought should be given to the planning and timing of the project before starting the application process. Consideration should also be given to when projects can be scheduled, i.e. pre, during or out of season.
- 11.2 For projects with a total project cost up to and including £24,999, Organisations are required to submit 'like-for-like' quotations (or tenders) from two different suppliers. For projects of £25,00 and above, a minimum of three quotes will be required.
- 11.3 Official quotations can be obtained by contacting the supplier(s) direct or, if for standard purchases, EWCT will accept a screenshot from a supplier's website. Please note that hyperlinks and/or generic lists produced by the Club are not acceptable.
- 11.4 All quotations must be legible and contain the following information:
- Supplier's details.
 - Date of quote (no more than 6 months old).
 - Where appropriate, full details of the proposed project should include specifications, dimensions, total project cost and if the price is inclusive or exclusive of VAT.
 - Where VAT is being charged, please check the supplier has a VAT Registration Number shown on the quote. If the supplier is not VAT Registered, it cannot charge VAT.
 - Where multiple options or additional extras are offered, the Club / Organisation needs to highlight its preferred choices on the quote.
 - If purchasing items direct from a website (especially when purchasing multiple different items from the same supplier), all items should be added to the 'shopping basket' facility, which will provide a breakdown of the type, size, quantity and price of each item required, including any delivery fees, discounts and VAT (where applicable).
- 11.5 The amount of loan offered will be based on the nominated preferred quotation(s) submitted by the Club / Organisation. This information will be written into the Loan Offer Letter.



11.6 Projects that include changes to the external appearance of a clubhouse or require groundworks are likely to require planning permission. Clubs / Organisations are classified as 'non-domestic premises' and most permitted development rights do not apply. In such cases, the Club / Organisation must contact the local planning authority to obtain written confirmation of whether planning permission will be required or not. If planning permission is required, the process can take on average 12 weeks for a decision.

Examples of projects likely to require planning:

- Installation of a new or extended non-turf match pitches or practice facilities
- Outfield drainage
- Replacement doors and windows (in a conservation area)
- New or extended patio / decking areas
- Roof mounted solar panels (in a conservation area)
- Ground mounted solar panels
- Exterior signage (including boundary advertising)
- Electronic scoreboards
- Car parks
- New buildings or extensions

11.7 A list of useful resources to assist with planning your project can be found in [Section 16](#).

12. APPLICATION PROCESS

12.1 Access to the loan application is via the online Investment Management System (IMS) at <https://ims.ecb.co.uk>

12.2 The Club / Organisation will need to identify two contacts (authorised signatories) to act on its behalf for the duration of the project:

- Contacts must be authorised to enter into and sign contracts on behalf of the Club / Organisation.
- The key contact will be responsible for completing the application process and signing and accepting the terms and conditions of the Grant Offer Letter.
- The second contact will be responsible for countersigning and accepting the terms and conditions of the Grant Offer Letter.
- Contacts must have reasonable IT skills, have access to a personal email address and set up a personal user account on IMS.
- Contacts should not share the same home address, email or phone number.
- To avoid any potential conflict of interests, contacts should not be an employee of the ECB, a Recreational Cricket Board (RCB), Cricket Foundation (CF) or Professional Cricket Club (PCC).

12.3 The local RCB or CF will aim to verify each new contact's association as an officer of the Club / Organisation within 7 days. Once verified, the designated key contact will be able to start the application process.

12.4 On completion of the full application, it can be submitted to the ECB for assessment. The ECB may refer the application back to the applicant for further information, if required.

13. IF THE APPLICATION IS SUCCESSFUL

- 13.1 A Loan Offer Letter and a Direct Debit form will be issued by email, usually within 30 days of receipt of the completed application. To accept the loan offer, the two contacts (authorised signatories) will be required to electronically sign and return the Loan Offer Letter (using the DocuSign process), and the signed Direct Debit form (by email), within 30 days of receipt.
- 13.2 At the same time, a Guarantor Letter (contract) will be issued to each Guarantor by email. The Guarantor(s) will be required to electronically sign the contract (using the DocuSign process).
- 13.3 The Guarantor(s) will then need to nominate a Witness (not associated to the club) to sign a Witness statement (using the DocuSign process), before the document can be returned to ECB.
- 13.4 On receipt and approval of all the signed documents by ECB, the Key Contact will be required to select a drawdown date for payment of the loan.
- 13.5 The loan payment will be sent direct to the Club's / Organisation's designated bank account, usually within 10 working days of the selected drawdown date.
- 13.6 Applicants will be asked to provide a Post Project Review on the impact of the project after completion. This may include, without limitation, outcomes, numbers impacted, photos, publicity etc., and any other information reasonably requested by, or on behalf of, EWCT.

14. WARRANTIES AND WAIVERS

- 14.1 The loan is offered on the understanding that the conditions of the scheme are met. The EWCT reserves the right to withdraw a loan in whole or in part if it considers that the loan conditions of the scheme or the conditions set out in the Loan Offer Letter have not been met.
- 14.2 All loans will be granted by the EWCT in its absolute discretion. EWCT is not under any obligation to consider any proposal or application that it may receive and reserves the right to defer or reject an application it considers does not comply with these terms.
- 14.3 EWCT reserves the right at any stage to change any or all requirements for qualification for a loan and / or any terms and conditions relevant to the award of any loan to any Club / Organisation.
- 14.4 These guidance notes set out an outline of the process for application and requirements to be fulfilled by a Club / Organisation prior to, or as a condition of, the award of a loan by the EWCT. This guidance is correct as at the date on which it was printed.
- 14.5 Neither these guidance notes nor any other information supplied by the ECB / EWCT (or its officers or agents) constitutes a contract or an offer which is capable of acceptance by any Club / Organisation with the exception of the Loan Offer Letter. These guidelines do not contain any representation upon which any Club / Organisation is entitled to rely at any time.
- 14.6 ECB / EWCT (and its officers or agents) will not be responsible for any costs, losses or expenses which Clubs / Organisations or any other parties incur in the preparation and submission of applications or in complying with any of the mandatory requirements set out in this guidance note.

15. CONTACTS

15.1 For general queries regarding the loan scheme, please contact: loans@ecb.co.uk

15.2 For queries relating to the online Investment Management System (IMS), please contact grantmanagement@ecb.co.uk

15.3 For strategic or technical advice about your project, please contact facilities@ecb.co.uk

16. USEFUL RESOURCES

16.1 Creating Welcoming Environments Guide

<https://www.ecb.co.uk/play/club-support/welcoming-environments>

16.2 Non-Turf Projects

- ECB Approved NTP Systems & Suppliers List
- ECB Guidance for the Provision & Installation of Non-Turf Cricket Pitches & Net Cage Facilities

<https://www.ecb.co.uk/play/club-support/facility-management>

16.3 Planning Your Project

- Developing a Project – From Conception to Completion

<https://www.ecb.co.uk/play/club-support/facility-management>

16.4 Sport England Guidance

<https://www.sportengland.org/guidance-and-support/facilities-and-planning/design-and-cost-guidance>

16.5 Sustainability

- Flooding

<https://www.ecb.co.uk/play/club-support/flooding>

- Drought Assessment

<https://www.ecb.co.uk/play/club-support/facility-management>

- Energy Saving

<https://www.ecb.co.uk/about/what-we-do/sustainability>

