

# Coolum Bridge Club – Hardship Policy

## 1. Purpose

Coolum Bridge Club values friendship, inclusion, and the enjoyment of bridge.

We understand that members sometimes experience financial or personal difficulties that make it hard to pay membership or table fees.

This policy provides a simple, confidential way to ensure no member misses out on bridge because of temporary hardship.

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## 2. Who Can Apply

Any current Home Member of Coolum Bridge Club who is experiencing:

- A loss of income (e.g. job loss, illness, homelessness or retirement transition)
- Unexpected medical or family expenses
- Short-term financial strain or other compassionate circumstances

Requests are meant for temporary hardship rather than long-term financial assistance.

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## 3. What Help Is Available

Depending on individual circumstances, the Club may offer:

- Table fees:
  - A reduction in table fees for an agreed period
  - A complete suspension of table fees for an agreed period
- Membership fees:
  - Postponement of membership fees for an agreed period
  - Flexible payment arrangements (smaller payments over a period)
  - Complete waiver of membership fees for the current year.

Assistance is typically for up to 12 months, after which it can be reviewed if needed.

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## 4. How to Apply

1. **Make a Request:** A member may contact the President, Treasurer, or Secretary (verbally or in writing) to request assistance.
2. **Confidential Discussion:** The member will be invited to discuss their situation in confidence — no detailed financial documents are required.

3. **Decision:** The President and Treasurer (or a small confidential subcommittee if necessary) will consider the request promptly and fairly.
  4. **Notification:** The member will be advised privately of the outcome and any arrangements agreed upon.
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## 5. Confidentiality

All hardship matters are handled with strict confidentiality.

Only the small number of committee members directly involved in considering the request will be aware of it. Where relevant, Game Directors will be informed when the decision has been made to reduce or waive table fees.

No details will be shared with other members or recorded in general club minutes.

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## 6. Review of Policy

This policy will be reviewed every year by the Committee to ensure it remains fair, respectful, and consistent with the Club's values.

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## 7. Contact

If you wish to discuss your situation, please contact:

- **President:** Rob Harpham T: 0427 728 866 E: rharpham@fastmail.fm
- **Treasurer:** Michael Barra T: 0418 731 533 E: mjbarra@bigpond.com

All conversations will be kept private.

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## Club Values

Coolum Bridge Club is built on friendship, respect, and inclusion.

This policy ensures that every member can continue to enjoy bridge and the companionship of the club community, regardless of temporary financial hardship.