



## **BCA Youth and Development Lend to Buy Scheme**

Accepted at the 27<sup>th</sup> March 2020 Y&D meeting

### **Introduction:**

This document outlines the Lend to Buy scheme administered by the BCA's Youth and Development Committee. It is designed to be delivered as part of a package of support, including documentation (constitutions, risk assessments, DBS checks etc), networking (with local cavers, CHECC/NSCSASU, ACBs etc) as well as representation at meetings and advice on the day-to-day running of a club.

### **Aims:**

The aim of the scheme is to lend equipment to newly started clubs until they can financially establish themselves and repay the loan. These clubs have to be aimed at expanding engagement with under 18s or the Further Education sector.

### **Administration:**

We first assess an applicant club's viability. This includes:

- An engaged enthusiastic membership
- Ability to undertake trips (including both transport and safe leadership)
- Financial backing or ability to sustainably finance in future
- Other sources of support available

We then assess what would be needed – this is done after consultation with active caving club equipment officers. This takes into account storage, future potential wear and ensures the inventory listed is practical and tailored to the new club.

Once a final sum is arrived at then a repayment plan is drawn up. This is done with the advice of active caving club treasurers. We also try to take into account external funding and whether this loan repayment can be achieved using external grants. This may lead to a revised repayment plan. The total grant available is determined by the Youth and Development Budget as set by the BCA and the total number of other projects being undertaken.

Then a series of steps happens:

- I. The Club applies for BCA membership (with fees paid by the club)
- II. A loan agreement for the equipment is drawn up, with negotiated repayment
- III. The equipment is delivered

If the club folds/loan is not able to be repaid, the equipment is returned to the British Caving Association, via Youth and Development.