



NSWRL Major and Pathway Competition Club Response Plan COVID-19

Your decision-making during this period of instability will be crucial to ensuring your Club is well positioned to survive.

Below is a checklist for the essential actions we recommend you undertake:



1 | KEEP UP TO DATE WITH OFFICIAL INFORMATION ON COVID-19

- a. FEDERAL - Further information can be found [HERE](#)
- b. STATE - Further information can be found [HERE](#)
- c. NSWRL Website - <https://www.nswrl.com.au/news/>



2 | UPDATE YOUR FINANCIAL RECORDS

- a. To make good decisions during challenging times, you need access to the most up-to-date information including your Club/finances.
- b. Use the current pause in the season to update all your financial records.



3 | REVIEW THE FINANCIAL HEALTH OF YOUR/CLUB

- a. After updating your finances, you will need to review the financial health of your Club including your cash reserves.
- b. One of the most important financial areas to understand is cashflow. Cash flow is the money that is moving (flowing) in and out of your Club. There is a chance when you start to look at your cashflow over the coming months there may be more money going out than coming in. You must therefore act now to improve cash flows..



4 | PREPARE A CASH FLOW FORECAST

- a. Use your last 12 months to work out your average monthly cash flow (money in compared to money out).
- b. Factor in a drop in revenue such as reduced registrations.

- c. Ensure your variable expenses are adjusted with your revenue such as reduced electricity if your facility is closed.
 - d. Understand the health of your Club- can you still meet your future expenses with the drop in revenue?
 - e. Keep updating your cash flow (weekly/monthly).
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5 | REVIEW ALL YOUR EXPENSES AND DECIDE WHICH NEED TO BE DECREASED, PAUSED OR STOPPED.

- a. Go through every expense and remove any non-essential expenses.
 - b. Find ways to negotiate and reduce other expenses.
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6 | MANAGE THE PEOPLE AND BUSINESSES THAT OWE YOU MONEY

- a. Contact those that owe you money and seek payment.
 - b. If the people and businesses that owe you money are also experiencing cash flow difficulties, negotiate periodic payments.
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7 | MANAGE THE PEOPLE AND BUSINESSES YOU OWE MONEY TO

- a. Negotiate reductions or pausing of lease payments, rent or booking fees.
- b. Review all current debts and negotiate with banks to refinance or stop repayments where applicable.
- c. Check your supply contracts to determine under what circumstances you can cancel orders if necessary, or at least delay delivery such as uniforms.
- d. Review travel bookings and determine if refunds are possible or negotiating future credits.
- e. Negotiate instalment plans with the tax authorities. The ATO Emergency Support Infoline is **1800 806 218** or alternatively speak with a trusted tax advisor.

** Remember, this is only a delay of payments, so avoid any unnecessary spending and use the additional funds to navigate the current situation.*



8 | MAKE CONTACT WITH YOUR LOCAL COUNCIL

- a. Make sure you keep up to date with Council updates which will help you understand any support or initiatives being undertaken locally in response to COVID-19.
 - b. Council may also be able to help reduce, pause or refund lease, rental or booking fees associated with Council owned or run facilities.
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9 | IF YOU ARE IN FINANCIAL DIFFICULTY, SEEK PROFESSIONAL ADVICE EARLY

- a. During the crisis, regularly ask:
 - Is your Club/able to pay the people or businesses you owe money to, your tax obligations, and make any loan repayments as they become due?
 - Do you have enough financial reserves to cover debts due and payable in the next few months?
- b. If you answer no to these questions, you should immediately seek professional advice, as your Club may be insolvent or near insolvent.



10 | MAINTAIN COMMUNICATIONS WITH KEY PEOPLE

- a. Your administrators, volunteers, members and stakeholders will have lots of questions throughout the COVID-19 situation.
- b. It is important you answer any questions, seek expert advice when you can't answer questions and generally attempt to maintain communications while you ride out the current situation.



11 | UNDERSTAND WHAT OTHER HELP AND SUPPORT IS AVAILABLE

- a. Federal, State and Local Government are all looking at ways to help small businesses such as sporting associations and clubs survive COVID-19. You can check out what is on offer using the links below:
 - Further information on the FEDERAL Government Stimulus Package can be found [HERE](#)
 - Further information on the STATE Government Stimulus Package can be found [HERE](#)
 - Get guidance for your business with the [NSW Business Concierge service](#)



12 | CREATE A RESTART PLAN FOR THE CLUB

- a. So that you are ready for the resumption of competitions when it becomes safe and practical, begin making plans now.
- b. Build a marketing plan:
 - How will you entice players back when the competition resumes?
 - Can you recruit players from other sports that aren't ready to resume?
 - Can you use the lockdown period to create content for your website and social media channels?
- c. Make contact with your NSWRL to help you explore these options.

NSWRL encourage all clubs with questions or concerns to contact support@nswrl.com.au