

# RUGBY CLUB Support Guide to COVID-19

In collaboration with Club Matters and the Institute of Groundsmanship





The impact of the COVID-19 pandemic has already had a profound effect on our rugby clubs and with great uncertainty as to how long the changes will last, the RFU has compiled some advice for clubs on what to do immediately in order to mothball facilities as well as tips and guidance on financial planning, how to mitigate any losses in revenue, accessing external funding, ideas to generate new income streams, communicating with members and volunteers and planning for the future when rugby will open once again.

# **CRISIS RECOVERY TEAM**

It is difficult to make plans in the midst of a crisis, however all clubs will need to look at their existing processes and situation and decide how to cut its cloth accordingly. Forming a Crisis Recovery Team is vital to ensure you can react to ever changing circumstances and make decisions quickly and efficiently.



# Smaller is better!

Ensuring you have right mix of skills to steer you through the turbulent months will make life a lot easier but you will need to remember that volunteers will also be focussing on their own personal issues so understanding who can help and how much time they can give is equally important. Generally speaking you will need someone to take on the coordination and administration of any decisions, a finance savvy person and a communications (social media) expert.

# **COMMUNICATION: PLAYERS, MEMBERS, VOLUNTEERS**

Just because you're not running training sessions or sending out fixtures, it doesn't mean you shouldn't still be engaging with your players, members and volunteers. They are the lifeblood of your club and the people who will ensure you can get back on your feet when the club opens again.

Ensure you keep in touch regularly via email, text, WhatsApp, newsletters, updates, social media etc. Pick the channels that work best for your demographic and enlist help from people who are well practiced with these forms of communication. If appropriate, send reminders about government advice and healthy working practices.

# Mental Health

With the government advising against all but essential contact, now more than ever it's important we check in with our mental health. As a rugby club, there's lots to think about, and the uncertainty can have an impact on your volunteers' and members' wellbeing. Here are a few tips on how to support the mental health of everyone associated with the club.

Facts Minimise Fears: It's easy to feel overwhelmed by the constant stream of news. Take breaks if it's affecting you, including from social media platforms. Remember to be mindful of the information that you share. Get factual information from trusted sources, such as the World Health Organisation, Public Health England and local authorities. If you or your members or volunteers are self-isolating, working from home or changing business practices, it can be challenging to adapt to a new routine. Try and stay connected through social media, video calls or virtual coffee mornings. Sharing positive experiences can help everyone's mental wellbeing.

Take Time Out: Make time for hobbies you enjoy – it can help you to relax and take your mind off things. Learning a new skill, like cooking or drawing, can build confidence. Try to keep a regular routine as much as possible.

Don't Forget Physical Health: Taking care of our physical health can help how we feel. Stay well rested, eat balanced meals and keep active as much as possible. If you feel able to, activities like stretching, yoga or meditating can help relieve stress.

Support Others: Stay connected with your friends, family, colleagues and neighbours, and let them know you're there. Even a simple text can go a long way, especially if they are self-isolating. Clubs are like families, so building support networks can make a big difference.

Talk to Children: If you're a parent, or know someone who is, it's important to look out for children's mental health and wellbeing too. Talk to them and answer their questions without alarming them. You can help children to express their feelings in positive ways, like being creative.

**Reach Out:** If you're feeling stressed or anxious, it's important to talk to someone you trust, like a partner, friend, relative or colleague. You can also talk to a professional if you feel you need help. The organisations below can offer help, advice and support if you need it. World Heath Organisation: <u>Mental Health and Psychosocial Considerations During COVID-19 Outbreak</u>

NHS England: <u>5 steps to mental wellbeing</u>

Mind: Coronavirus and your wellbeing

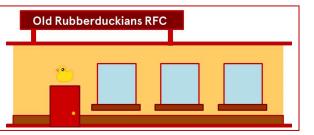
FSB: It's okay to talk about mental health campaign

Time to change: <u>Supporting someone with a mental health problem</u>

Heads Together: <u>Get support</u>

# **MOTHBALLING YOUR FACILITY**

In these unprecedented times, clubs may find themselves in a situation where they need to close their facilities and leave them empty for a period of time. This checklists below have been designed to help you consider what actions you might need to take when facing this situation.



# Clubhouse

- ✓ Check your fire / smoke / intruder alarms are working properly before leaving the building.
- $\checkmark$  Ensure your alarm provider knows who to contact in the event of an emergency.
- Consider if your property is at risk of being harmed or damaged while it is closed. Consider your options for electronic, physical and barrier security methods such as an intruder alarm system, CCTV, hoardings, fencing, barriers, shutters and boarding.
- ✓ Find a safe place to store your kit and equipment. You may want to loan club equipment to members/customers whilst your facility is shut to help them keep active. Make sure you keep a list of what members have borrowed to ensure all equipment is returned.
- ✓ Find a safe place to house any large grounds maintenance equipment, outdoor equipment and any vehicles, if required.
- ✓ If you have any flammable liquids, be sure to store these in a safe place. Follow the guidance provided by the manufacturer and your club's health and safety policies.
- ✓ If you have goods which are likely to perish during the period of closure, speak to your committee members and agree a suitable use/ home for them.
- Consider whether you need to turn off any of the services to the building and make contact with your service providers if necessary (electricity, gas, water etc).
- $\checkmark$  Consider whether you need to empty any fridges, freezers or other electrical equipment.
- Ensure there is more than one key holder for the building and that their details are clearly displayed in a prominent place.
- $\checkmark$  If you have an inventory for stock and equipment, try to update it.
- ✓ If you have moved or loaned out any items of kit/equipment/data, update/create an inventory detailing what is stored where and who has responsibility for it. This will enable you to access items as quickly as possible as soon as you need them.
- ✓ If you have a central email address for enquiries / club correspondence, set up remote access for a trusted volunteer/staff member to ensure you are not missing vital correspondence.
- ✓ If visiting the club to collect the mail is likely to be difficult, consider getting the clubs mail redirected to a trusted person or secure off-site mailbox.
- ✓ If the club has a phone number, consider redirecting calls to a trusted individual or leaving a message on the answer phone telling people how to get in touch with relevant individuals.

# Data & Systems

- ✓ If you rely on access to electronic data and you have a server and/or computers that are located within your facility (on-site server), you should back up all of your data and decide whether or not to relocate the equipment during the period of closure.
- $\checkmark$  Consider whether you need to operationalise / create a Disaster Recovery Plan/System.
- $\checkmark$  Consider moving your data files to a secure cloud based or off-site system.
- $\checkmark$  If you have volunteers or staff that need access to their email accounts, set them up with remote access.
- ✓ If volunteers or staff are accessing files/emails online, ask them to make sure their anti-virus software is up to date.
- $\checkmark$  Consider whether you will need access to any hard copy files during the period of closure.
- Consider storing these files in an agreed safe place off site if accessing your facility is likely to be problematic during the period of closure.
- $\checkmark$  Consider switching to online banking, if you are not already using it.
- Consider the implications of hard and electronic files from a data protection perspective and ensure any confidential/personal data is secured safely.
- ✓ Make sure those storing/accessing data are aware of any relevant GDPR requirements and comply with them.
- $\checkmark$  Make sure your tax and financial records are easily accessible and stored safely.
- ✓ If you have cheque books / card readers / paying in books on site, you may wish to relocate them to move them to a secure, onsite location.

# Food & Beverage

- $\checkmark$  Do you have any standing orders for food, beverages or consumables that need to be cancelled?
- 🗸 Have you got any items on back-order that need to be cancelled or any other outstanding deliveries to receive that can be cancelled?
  - Complete a full stock count and record the use by dates on all product lines detail out separate batch codes/use by dates of the same SKU where relevant
  - $\Rightarrow$  Dry goods should generally be fine as they have very long Best Before dates
  - ⇒ Frozen goods will be safe from bacterial growth or spoilage and we can extend their shelf life up to 6 months before use from initial date of freezing, which has been agreed by our Primary Authority. (So if you have product already home frozen in the freezer you can add another 3 months to it)
  - $\Rightarrow$  You must ensure the products are suitable for freezing by checking the manufacturer's instructions
  - $\Rightarrow$  We should NOT extend the shelf life of products such as cooked meats, only raw meats beyond the standard 3 months.
  - ⇒ Fresh food will need to be clearly checked as typically these foods have a much shorter shelf life. Ensure any food likely to go beyond its Use By date within the close down timeframe is either used up / donated to another site or frozen if possible (please read manufacturer's instructions) Chilled ready to eat food should not be left in the fridge until unit is re-opened.
- $\checkmark$  Cook any fresh food to allow for freezing where possible
- 🗸 Consolidate freezer stock into as few locations as possible and ensure a temperature monitoring process is in place in-line with policy
- ✓ Shutdown unused fridge/freezer units
- Ensure a thorough clean of all kitchens, pulling out equipment and work benches and cover up or box up light equipment, utensils etc to ensure it is kept free from contamination during close down
- ✓ Ensure pest control process is up to date
- $\checkmark$  Ensure all bars / kiosks are thoroughly cleaned and closed, including external units.
- ✓ Clean all beer lines and follow brewery guidelines
- $\checkmark$  Remove all rubbish and food waste from within the kitchen and place in external bins
- $\checkmark$  Check maintenance requirements on shut down of hot water stills.
- ✓ Switch off all non-essential services such as gas, electricity and water to prevent leaks or fire risks while the premises is not used
- ✓ Are there any controllable costs that are paid monthly, or items rented that could be returned?
- $\checkmark$  Record the value of any stock that has been written off due to the close down process

# **Policies & Procedures**

- Check what you're insured for (facility and equipment) and the terms and conditions of your policies (nb. that your club may have more than one insurance policy in place, so be sure to check each one where applicable). If you have used an insurance broker, consult with them on the scope of your insurance policy before putting in a claim with the insurers."
- Take appropriate action if required such as informing your insurance company of the temporary closure and ensuring the facilities are securely locked/alarmed to meet the conditions of your insurance.
- If your insurance policies include business interruption insurance, you may be able to claim for loss of income during the period of any unforeseen closures.
- Conduct a risk assessment to help you consider any risks and associated actions during this period.
- Check to see if closing your facility will impact on any operating licenses that you may have.

# **Stakeholders**

- Let your committee, members/customers and volunteers know about the planned closure and what this means for them.
- ✓ If other organisations hire/use your facilities, get in touch with them and let them know what it means for them too.
- ✓ If you have staff/volunteers that can work remotely, set out what you expect from them during this period including: roles, responsibilities, hours, payment, data protection and assessing risks. Be clear about how you will keep in touch.
- ✓ If you are expecting deliveries, you may wish to cancel or rearrange them. Contact your suppliers to let them know.
- ✓ If you have any subscription packages (e.g. TV packages) contact the supplier to see if you can postpone these. In light of recent sports event postponements, you can pause your Sky Sports until the action resumes; visit https://www.sky.com/pausesports.
- $\checkmark$  Get in touch with your sponsors and any funding partners to tell them about your plans.
- $\checkmark$  Consider putting up a notice to inform people of your temporary closure.
- $\checkmark$  Consider providing contact details for enquiries or in the event of an emergency.
- ✓ If there is a chance people may try and use your external facilities, you might want to put up a sign requesting them not to and stating that any use of the grounds are at their own risk.

# MAINTAINING YOUR GROUNDS

Clubs and groundsmen will have many questions about the current and potential restrictions the Government may impose to reduce the transmission of Coronavirus with regards to playing surfaces, their ongoing maintenance and what works may be carried out to provide a fit for play surface when rugby resumes.

The below guidance sets out what may happen to Rugby Union playing surfaces and the soils beneath should they be left alone for lengthy periods, what can currently be done to maintain them and also what works can be carried out should a play resume.



# PLEASE ENSURE GOVERNMENT GUIDELINES (WWW.GOV.UK/CORONAVIRUS) ARE ALWAYS FOLLOWED SHOULD YOU BE PER-MITTED TO WORK OUTDOORS EITHER AS LONE WORKERS OR AS PART OF A TEAM.

Grassroots playing surfaces may be maintained by the following category of people: Professional grounds staff

Professional staff are advised to continue to actively consult and discuss working practice with their employers, adhering to government guidelines at all times.

# Volunteers

The volunteer should take the following into consideration. They are advised to continue to actively consult and discuss working practice with their clubs or organisations, adhering to government guidelines at all times.

#### Self-employed/contractors

The self-employed and contractors should take the following into consideration. They are advised to continue to actively consult and discuss working practice with their relevant organisations or employers, adhering to government guidelines at all times.

# MOWING

Heights of cut during non-play

Suggested	How much	Frequency (where possi-	Comments
HoC	to remove	ble)	
40-50mm	Max 1/3 <sup>rd</sup>	1 x per week as a mini- mum. Possibly 2 x per week as the temperatures increase.	During a cold snap/drought fre- quency of cutting could be reduced. Cut in dry conditions- avoid full heat of day

With reduced wear and tear on the grass and no need to provide a player experience as it is out of use then the longer the grass can be the better, within reason. This increased height will result in the grass being under a lot less stress and more drought tolerant, it will be slightly more of an open sward (less thick) which will reduce disease pressures (less humidity amongst the leaves) and will encourage greater root growth as more leaf means more food produced by photosynthesis.

Consideration should be given to removal of grass clippings, as all waste disposal sites are now closed. Letting clippings fly should be considered as a more appropriate action, but only if the cutting frequency is regular and the clipping material volume is low. Ensure no clippings are left on the surface as this could encourage turf disease and die back It would also be good practice to cut in different directions to encourage upright growth.

If the grass is not cut at all, it will grow very tall, the surface will become very thin, it will try to set seed and this will result in an even thinner surface. It will be a challenge to manage the surface and have it in a suitable and safe condition for when we can start playing rugby again.

# **OTHER TASKS**

Control or removal of thatch: Grass leaves and sheaths do die off on a regular basis and these will build-up at the base of the plant. Regular grooming using chain harrow or tractor mounted rake/brush can help keep the surface clean and prevent build up. Where scarification is concerned be cautious of doing this when the weather is ho and dry. Ideally carry out this task prior to mowing if you have the ability to collect the debris.

Aeration: Carrying out aeration or de-compaction works, will help the surface and maintain turf health, but only if ground conditions are suitable. If it becomes too dry, then the tines won't go into the soil very well so it would be best to wait until the ground has softened some more. Don't aerate when it is too wet though. Be aware that increased aeration will encourage grass growth. If you can do this early in the process it will aid the extension of roots, and therefore increase its capacity to withstand drought conditions during the Summer months. This will also improve the soil structure.

> Carrying out aeration will help with the following benefits: Improved air exchange between the soil and atmosphere.

- Improves water uptake.
- Improves nutrient uptake.
- Reduces water runoff and puddling
- Encourages stronger roots.
- Reduces soil compaction.

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Improves drought stress tolerance

Fertilising: In many cases there will not be a need to apply a fertiliser as the grass will grow naturally, it won't need to recover from wear and tear and we don't want it too dense or fast growing as this can increase disease attack and associated mowing and scarification requirements. Fertilising will encourage grass growth, and ultimately make keeping on top of the grass cutting an even greater challenge during this period of minimal maintenance. If however you feel it is necessary to fertilise at this time it would be encouraged to put on the minimum safe amount at the right time (when rain is forecast) and possibly lower the height of cut prior to feeding to reduce the need for mowing soon after application.



#### Weeds

At the grass roots level, we must readily accept that weeds are part of everyday life on the playing surface. The soil contains many viable weed and grass seeds, and some will germinate. Normally they need space to do this in so if you can minimise bare patches and brush off worm casts quickly weed invasion will be slowed down.

If a significant problem, an application of a selective herbicide can be applied by a suitably qualified person, the period of application for this is typically from May to September. As with all operations, consider whether this is an essential practice during this period of restricted movement.

If left with minimal or no maintenance then inevitably any playing surface will be affected detrimentally, the major issue will be with the pitch being overgrown and weed populated. However, the surface will not be beyond repair and it will be able to be back in a playable condition in a fairly short period of time. It will be important that you have a plan in place and ready to go for when the restrictions are lifted. This will include ordering products, machinery and equipment, organising a working group and employing contractors if needed.

#### Local repairs to playing surfaces

Where possible, and where resources permit take time to repair those areas that have always caused issues. This would typically be light renovations by hand forking (or machine if a large area), a light fertiliser application, over-seeding and light top-dressing of thin areas, followed up with regular watering to aid germination and establishment.

#### Irrigation

Water plays a major part in ensuring grass growth especially during the establishment phase of development following repairs or renovation. Irrigation should be carried out as and when needed as indicated by weather conditions.

Do not over irrigate. Too much water will affect the turfgrass growth and may also affect the soil conditions to the extent that compaction occurs with subsequent maintenance operations.

If your ability to irrigate is limited focus on those areas with the weakest turfgrass growth or newly sown grass.

# **RETURNING YOUR PITCHES TO 'FIT TO PLAY' ONCE A BAN HAS BEEN LIFTED**

It is important that some form of reduced but regular maintenance work has been carried out during this period so that a gradual reduction in mowing height over say a 2-week period can be achieved easily. Alongside this, a gradual increase in other maintenance activities including a fertiliser application will help to produce a suitable playing surface more quickly. The actual length of time needed to become fully playable and to what standard will also depend on the condition of the surface in the first place alongside weather and ground conditions. All these factors must be taken into account when bringing your pitch back into a suitable and safe condition

See below a list of potential actions:

- If grass length is too long, scarify or flail mow to cut down vegetation, remove some thatch, surface debris and unwanted grasses. Debris will need collecting so a heavy duty scarifier with collection would be advisable. A local farmer may take silage.
- Chain harrow with rough side down to level any areas as best as possible and create a seed bed.
- Application of selective herbicide. Via accredited contractor.
- Introduce a regular mowing regime to encourage rejuvenation of the grasses.
- If required: over-seed using a perennial ryegrass mix of at least 3 cultivars. Apply with a drill seeder at a rate of 30 40 gms per square metre minimum of 3 directions. Check and keep seed labels. Perennial ryegrass will read as *Lolium"perenne* (Latin name).
- Fertiliser-arrange for a fertiliser representative to carry out at soil analysis and devise a fertiliser programme tailored to your pitch.

The main message to Rugby Union ground staff / volunteers is to ideally continue with all, or most, of the typical good maintenance practices but at a reduced intensity to meet the needs of your particular pitch.

An ongoing dialogue with your club and leagues will be necessary to ensure sufficient lead in time to get the surface safe and match ready.

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# FINANCIAL PLANNING

Your club may already have some existing income and expenditure forecasts or well developed business plans. In unforeseen circumstances, like these, these plans remain important but are unlikely to reflect the reality of the situation you are currently facing.

It is important to undertake some emergency financial planning for your club as soon as you possibly can. Try and enlist the help of those who know the finances best and work together (remotely) as much as possible to check and challenge each other's thinking and assump-



tions. It is also advisable to put an action plan in place to ensure you can meet your financial obligations.

You will need to fully understand your costs and liabilities (expenditure) as well as your income, cash in the bank and any savings/ reserves. This will help you to fully calculate your immediate (next 3 months) and short-term (next 6 months) financial position. It will also help you to plan for any shortfalls you might have and think about what financial help you might need to address them.

# **Understanding Your Income**

Clubs can be very creative and resourceful about how they generate income. Most approach income generation in very different ways. For some, membership fees/subs and fundraisers will be their main sources of income. Others may receive regular donations, generate additional income through Gift Aid or kit sales, attract financial support via sponsorship or grant funding, or generate income through commercial activities, facility hire charges, training courses, parties, annual dinners/balls, holiday schemes and much more.

Having a detailed understanding of the regular and ad-hoc income your club/organisation generates is an essential part of your emergency financial planning.

In an emergency, it is important to consider the impact on your income by reducing or stopping your activities, events and other usual services for a period. As with your expenditure, we recommend you work out your expected income over a three and six month period. As part of this, it is suggested that you determine how much income is secure (will definitely come in), what is at risk (might still come in) and what will be lost.

If you have an income forecast already prepared for the year, this be a helpful starting point. You might also want to look at last year's accounts, your bank statements, booking data and any other sources you have available to you.

A good place to start would be to list out all of your known income sources and categorise them into secure, at risk and lost. This will help you understand exactly how much income you will have to keep your operations going during this period. When reviewing each source, consider testing whether activities and events could be rearranged, if members/users are happy to continue paying their membership fees/subs and the requirements of any grant providers/sponsors. This may help you avoid the loss of critical income.

Some clubs/organisations may have insurance policies that cover them for a loss of income, so it's best to check your policies carefully during this process.

Income Stream	S/AR/L	Expected Income	Adjusted Income
Creditors			
Membership/Subscription			
Facility Hire			
Bar & catering			
Grants			
Loans			
Gift Aid			
Donations			
Sponsorship			
Activity programmes			
Fundraisers			
Commercial income			
Interest			
Other income			
Total			

# **Understanding Your Savings and Reserves**

Most clubs may have some cash in the bank which they can access instantly. They may also have some petty cash onsite. Others may have savings accounts which are earmarked for known future expenditure on things like maintenance and the repair/replacement of facilities, kit and equipment or operating/pension costs (restricted reserves). Some may be lucky enough to have un-restricted reserves which they can draw on in the case of an emergency or for future unplanned projects.

Having a detailed understanding of your club's financial reserves (restricted and unrestricted savings), any relevant notice periods you need to give your bank/building society to withdraw/move money, and any Reserves Policy you may have adopted are essential components of your planning. If your club has a reserves policy, check exactly what it says and how it links to your constitution/articles.

# **Understanding Your Expenditure**

You can use any of your existing expenditure forecasts, your most recent club accounts and bank statements (including direct debits) to help you work out how much you spend on a regular basis. We recommend that you determine if these costs are for either essential or non-essential items and work through each one to determine if you can pay, defer, spread the costs over a longer period or stop them and adjust your cashflow accordingly; bearing in mind your position will be changing on a regular basis so keep on top of it.

	Monthly Expenditure	P/D/S	Adjusted expenditure
Rent/Lease (Building)			
Rates*			
Water			
Gas & Electricity			
Broadband/phone			
TV subscription			
Buildings insurance			
Contents insurance			
Insurance other			
Equipment rental			
RFU/RFF Loan Repayments			
Other loan/debtors			
Cleaning contract			
Security/alarm			
Pitch Maintenance			
Sanitary			
Laundry			
Building maintenance			
Taxes/VAT/NI			
Total			

# Reviewing your income vs expenditure

Once you have a clear picture of your income vs expenditure and any available savings, you will be in a much more informed position to think about your immediate and short term future and any action you may need to take to help generate additional funds and/or reduce nonessential expenditure.

Unexpected costs regularly crop up so you may want to apply a contingency sum in your expenditure projections or apply a sensitivity analysis to both your income and expenditure projections to help you plan for best and worst case scenarios. For example, what would happen if actual income went down and projected expenditure went up? Or, what would happen if actual expenditure went down and income went up?

Remember, timing is key. You might be planning over a three and six month period but we would recommend you try to understand and review your income and expenditure on a weekly basis during this critical period. Think about what dates you can expect to have money in and when you need to spend money out. This will help to plan to have enough cash when you need it. Try and encourage people who owe you money to pay as quickly as possible and try to negotiate with those you may owe money to consider as long a payment plan as possible.

	Position in 3 months	Position in 6 months
Current financial position inc savings/reserves	£	£
Expected total income over period	£	£
Expenditure over period	-£	-£
Balance	£	£

# Ideas to generate revenue

Rugby clubs are nothing if not resourceful and around the country they have been coming up with innovative ways in which to raise revenue. Some ideas you may want to consider are:

- Speak to your members and ask if they are happy to continue paying any subscriptions or make donations
- Consider starting a Crowdfunding campaign
- Organise and run a pay to enter online quiz night
- Open a virtual bar at the weekends selling virtual pints to your members; who knows, someone might even buy some virtual pork scratchings!

# External Support

There are a number of support schemes available which will either be communicated to you automatically or you will need to apply for direct.

- RFU Guide to <u>Government Support</u>
- RFU Guide to <u>Sport England Community Emergen-</u> <u>cy Fund</u>
- Immediate Support Grants—contact your CB direct.
- The <u>RFU Loan Support Fund</u> is now open for applications.

# Other things to think about

**Reviewing liabilities of trustees/directors/committee/board members**: If your club is facing financial hardship, you should carefully review your constitution and articles to determine whether your trustees/directors/members are financially liable for any losses.

**Being transparent**: This is critical time for your club/organisation. Keep everyone up to date with your financial position and keep any reports you share simple so others can understand them. Being open and transparent about your club's financial position and the liabilities of your organisation and individuals is really important

Drawing on your reserves: If you want/need to draw on your reserves, you may need to amend your constitution/articles or agreed processes to do this. This may require you to call an Extra Ordinary General Meeting (EGM) so you will need to factor this into your planning. You may also need to give notice to your bank/buildings society to get access to your money.

# **BEWARE!**

A number of new scams designed to capitalise on the coronavirus pandemic have been reported and rugby clubs are not immune. Below are a few of the fishing emails doing the rounds and how you can protect your club.

## Fake HMRC emails

You may have seen scam emails claiming to be from HMRC before. They usually promise a non-existent tax refund to get you to enter your financial details – this is a Covid-19 variation. This coronavirus scam says that the government has established a new 'tax refund programme' to help the self-employed protect themselves. HMRC has also highlighted an SMS message they've seen that promises a 'goodwill payment' from the tax authority.

## How to protect yourself

While these messages may look real enough on the surface, they'll usually contain errors, typos and odd phrasing. HMRC says that you shouldn't reply to the email or SMS, or open any links in the message. HMRC will never send email notifications about tax refunds or rebates and you can always contact HMRC if you're not sure about something you've received. You can forward a fake email to HMRC to help in their investigations against scams (just make sure you delete it after).

# Fake communications from Council

Swansea Trading Standards has issued a warning about a scam message offering residents a payment "as part of its promise to battle COVID 19". The link takes you to an official-looking (but fake) gov.uk page that asks you to enter your card details, including your security number.

#### How to protect yourself

Again, these messages will usually have typos and errors. You should delete any messages you get like this without clicking on the links. Mark Thomas, Cabinet Member for Environment and Infrastructure at Swansea Council, said: "Ensure that if you receive anything like this you check the origins of the contact and stop and think are you expecting this contact."

# Cyber attacks

The National Cyber Security Centre (NCSC) highlights that organisations of all sizes are now getting to grips with remote working. So if you have employees and they're now working at home, you could be facing new cyber security challenges. Hackers and scammers could get hold of data or passwords if you don't take the right cyber security measures.

# How to protect yourself

The NCSC says that you should create strong passwords and use two-factor authentication (2FA) where possible when setting up new accounts for home working. You can also use Virtual Private Networks (VPNs) to let your employees access your systems remotely. And you should make sure you communicate security risks to staff – for example, let them know why they should lock their devices, and encourage early reporting of theft and loss.

# **FUTURE PLANNING**

We may not be there yet, but it is still useful to make plans for reopening so you can be all systems go when the time comes. Holding regular online meetings or having conversations with your committee, staff, volunteers, members, suppliers, sponsors and funders ensure you will be in a good place.

Now is also a good time to consider whether you need to change your Health and Safety Policies, normal and emergency operating procedures, cleaning and maintenance schedules, disaster recovery processes and agree the actions required to do this.

If you didn't have a Business Continuity Plan in place, now would be a good time to create one. An effective business continuity plan is essential to keep your club on track in uncertain time. Creating a business continuity plan is essential for any club to make sure it can keep running following a major disruption or disaster. An effective business continuity plan should provide the step-by-step process of what you need to do to keep your club operating successfully in such circumstances.

A business continuity plan helps your company survive and continue running after a major disruption or disaster, like a fire or flood or pandemic. It highlights the step-by-step process of what should be done to prevent risks that can lead to your business having to close down.

