

## FOOTBALL DEBT RECOVERY

This memorandum is applicable to Participants at Steps 2 and below only

Limited to £50 minimum total claim, except for the recovery of Disciplinary Monies.

- 1 Associations are required to operate a system to collect football debts on behalf of Affiliated Clubs, Affiliated Leagues and Other Associations. Associations cannot use their football debt recovery system in respect of under 18 players of teams participating in under 18 competitions, but may do so in respect of any adult Club Official of any such team's Club.
- 2 Save for disciplinary fines and costs, football debts are defined as those costs where actual monies have been expended arising directly from football activity, and as such would include (but not be limited to), match costs (e.g. Match Fees), playing expenses (e.g. pitch hire) and League costs (repair to Cups, etc). Incidental costs (e.g. fund raising activities, Club Subscriptions) do not fall within the scope of Football Debt Recovery. League fines do not fall within the scope of Football Debt Recovery where a Club remains in membership of the League to which they owe money, or disbands without having played a competitive fixture in that League in the season that any fine accrues.
- 3 Associations may take action against individuals or groups of individuals. Individuals may be pursued where they are refusing to reimburse an individual club for a qualifying debt. Where a Club has folded its qualifying debts may be apportioned against its registered members and officers, and action taken against them individually to recover the club's debt.
- 4 Where a Club's debts are apportioned to individuals they must then be treated as individuals, and any disciplinary action must not be linked to the recovery of the total debt.
- 5 It is incumbent on the creditor to take reasonable steps to recover the debt before asking their parent Association to take action. This would normally include approaching the debtor personally as well as contacting them in writing to seek payment.
- 6 The Parent Association should be approached as soon as it is clear there is a problem. In all cases this should be within 28 days of formal payment being requested, and 112 days of the debt being incurred.
- 7 The Creditor, on presenting a claim for recovery, must pay on advance an administration fee of £25 per debt to be recovered. This figure is added to the total debt to be recovered and forms part of the £50 minimum limit. In addition, the creditor must supply the Full Name, Date of Birth and last known address of the individuals responsible for the debt. The County Football Association must not place a participant under suspension under the Football Debt Recovery scheme without this information.
- 8 Upon receipt the Association must immediately take steps to verify whether the debt is valid and notify the creditor and debtor of its decision.
- 9 Upon being satisfied that a Qualifying debt exists the Association must apportion the debt on a pro-rata basis and notify the individual or individuals concerned. The Association may add an additional Administration Fee of £1 to each individual's pro-rata debt.
- 10 Upon being notified, an individual must pay the debt within 21 days of the issue of the notification letter or appeal in accordance with the appeal procedures. If payment or appeal is not received the individual will be suspended sine die until the debt is paid and he is notified that the suspension has been lifted. This suspension will commence from (and include) the 22nd day after the date the notification was issued.