

OCA MEMBER CLUB ASSISTANCE FUND

1400 Bayly Street, Office Mall 2, Pickering, On L1W 3R2

In 2003 the Ontario Curling Association established a fund called the OCA Member Club Assistance Fund (OCA MCAF) as a vehicle to lend money to affiliated curling clubs in Ontario.

Loans will be considered for funding in any capacity required by affiliated clubs. There will be two (2) annual loan application deadlines and applications will be ranked in order of necessity for survival of the facility, ability to repay, financial need and potential for the growth of the sport in the community. The fund will maintain an emergency reserve for loans that are outside of the loan application deadline and are available for emergency repairs to capital items integral to the continued operation of the facility.

Approval Process

An OCA MCAF committee appointed by the Ontario Curling Association, known as the OCA MCAF Administrators will direct the OCA MCAF loan process. Applications will be accepted both on a long-term plan and a shorter term 'emergency' basis. Based on the number of applications received in any one loan period, the OCA MCAF Administrators will have the authority to recommend or reject any application. The administrators will also have an emergency fund that is kept for 'emergency' applications to fund capital projects that are fundamental to the survival of the curling facility and cannot wait till the next application cycle.

Availability of Loans

The OCA MCAF Administrators will operate under a set policy established by the Ontario Curling Association.

- Maximum total loan amount as established and advertised for each cycle
- Loan maximum to a facility is \$ 30,000
- Variable rate financing (Current bank rate less 1%)
- Members may have more than one OCA MCAF loan in place, at any given time so long as the total does not exceed \$ 30,000.
- Loan application deadlines are: October 31 and March 31 annually

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C/O Ontario Curling Association
1400 Bayly Street, Office Mall 2, Pickering, Ontario L1W 3R2
(905) 831-1757 1-877-668-2875 Fax (905) 831-1083

APPLICATION FORM

NAME OF CURLING CLUB

MAILING ADDRESS

POSTAL CODE

CLUB CONTACT - TELEPHONE NUMBER

CLUB E-MAIL ADDRESS

CLUB FAX NUMBER

DATE OF APPLICATION

AMOUNT OF LOAN REQUESTED

CURLING CLUB President (Print)

SIGNATURE

PLEASE NOTE: THE SIGNATURE OF THE CLUB PRESIDENT (OR OTHER AUTHORIZED SIGNATORY REPRESENTS CONSENT TO A CLUB/ORGANIZATION CREDIT CHECK.

Please attach the following documentation:

Organization:

- List of Officers of your club
- Approved Board Resolution in support of the project

For clubs in non-owned Buildings

- Copy of current lease
- Consent of landlord in writing

The project

- Description of the project
- Description of club investment in the project (Financial &/or labour)
- Minimum of TWO (2) written quotes

Club Management:

- Club Financial Statements for the last 3 years
- Fund Raising Projects – Present & Future
- Demonstrate the ability to repay the loan
- Club Fee Schedule for the last 3-5 years
- Confirmation that taxes are current
- Confirmation that Lease payments are current (if applicable)
- Description of recent attempts to increase membership
- Evidence of satisfactory insurance
- Description of current preventative maintenance programs a) Building & b) Ice Plant