

Shamrock's "Refund or Donate" FAQ

March 10th, 2021 (updated from February 5th)

How would I receive my Loyalty Card and its benefits from the Shamrock?

How does the Loyalty Card work exactly?

If you choose to donate your 2020-21 league fees (thank-you!) the Shamrock's office will e-mail you confirmed notification of your donation and will log the donation on file. At the start of the 2021-22 season, we would distribute Loyalty Cards and Pins to those curlers who donated their fees back to the Shamrock. Once you receive your Loyalty Card and Pin, you would simply need to show your Card and/or Pin to receive your benefits while at the Shamrock. What fun!

Can't I just carry over my leagues fees from 2020-21 as a credit toward my 2021-22 league fees?

Unfortunately, no. Although this approach may sound intuitive, it creates a number of problems and challenges for fiscal management at the Shamrock. Without getting too far into the weeds, the Shamrock relies on a year-to-year cash flow from its seasonal revenues for operations, of which League Fees is the most significant revenue source. Although a credit option is a simple short term solution, it is unfortunately not a viable longer term solution for cash-flow, subsidy qualification, and facility operations. Thus, for fiscal management reasons, the Shamrock strongly requests that our curlers either donate or refund their 2020-21 fees in order to (mercifully) bring finality and fiscal clarity to the 2020-21 fiscal year.

How is the Shamrock's financial position and outlook due to the early closure this season?

The short answer is: "not great, to be honest." Like many businesses who have been forced close, we are simply trying to get by and are looking forward to more prosperous times ahead. Those of you who attended our AGM this past Fall already know of the fiscal challenges our Non-Profit was facing going into this season. With the curling season being forced closed by the Province on November 13th, we are now looking at over \$175,000 in refunds, which creates fiscal uncertainty for the Shamrock's future viability and sustainability. We are hopeful that the incentives and benefits provided with the donation option will be agreeable to the majority of our membership so that the Shamrock can bounce back next season even stronger and more united than before.

Hasn't the Shamrock been receiving grants and subsidies from the Government during the forced closure?

Yes, it is true that the Shamrock has been receiving *some* financial support from the [CEWS](#) and [SME](#) grant programs, but it is important to be clear to our membership that these grants and subsidies are ultimately a mere 'drop in the fiscal bucket' for covering our expenses (and revenue losses) during this forced closure period. To give one a sense of the fiscal situation: the Shamrock has averaged a net profit of around \$50k a year for the last 10 years. With the prospects of over \$175k now owed in refunds, coupled with losses from standard sources of annual revenue (e.g., lounge sales), we are presently looking at a net loss of over \$200k for this season. Within this context, we have received a total of \$20k in financial support from the Province. It is doubtful more support is on the way. So, yes, the Shamrock has received *some* financial support from the government, but this support is *nowhere near* covering the kinds of losses we (and other curling clubs) are experiencing right now.

On the good news front, the Shamrock is helmed by strong financial leadership and stewardship, and we know that our curlers care about the well-being and sustainable future of the Shamrock. We look forward to getting through these stormy waters together, even stronger and more united than before.

I still have a personalized mug with my name on it at the Shamrock. Can you let me know how my mug is doing?

Your mug is doing "ok, not great, but ok." Like all of us, your mug is looking forward to a world without a global pandemic.

If I wanted to pursue the additional "tax deductible receipt" benefit as part of my donation, what administrative steps would be involved?

To begin with, please note that you do not have to pursue this benefit as part of your donation. You can simply donate your league fees and say "ok, see ya next season, Shamrock!" However, if you did want to pursue this additional benefit as part of your donation, the [Government of Alberta has created an application process](#) to do so. Because the Shamrock is registered as a Non-Profit, and not as a Charity, the application process is a little bit different than what you might be used to when donating to Charity groups. The entire 6 step administrative process would work as follows:

- (1) You would fill out this [Government of Alberta form](#) and would send the completed form, along with a cheque made out to the “Government of Alberta,” to the Shamrock Curling Club (if you choose this option Chris would advise you of the amount to include on the Government of Alberta cheque)
- (2) The Shamrock would then send you an e-transfer in the amount of the cheque written out to the Government of Alberta
- (3) The Shamrock would then mail your cheque and completed form to Curling Alberta,
- (4) Curling Alberta next mails your cheque and completed form to the Government of Alberta,
- (5) The Government of Alberta considers your application, and if approved, will deposit your cheque and will directly mail you a tax deductible receipt,
- (6) The Government of Alberta then eventually mails back to the Shamrock your initially donated monies.

And those are the only steps! 😊

Although the entire process is lengthy and bureaucratic, it is do-able and the Shamrock is happy to waive any administrative costs if you are generous enough to donate your league fees back and wish to pursue this additional benefit. On your end, if you wish to pursue this additional benefit, you would simply need to mail the Shamrock a cheque made out to the “Government of Alberta.” We ask for your patience and understanding on this front since this is a new initiative introduced by the Sport and Recreation Branch of the Government of Alberta. Many sport and recreation bodies within the province will be taking advantage of this new option so a processing back-log would not be surprising.

Once again, to avoid any confusion, you do not need to pursue this additional benefit as part of your donation if you do not want to. The tax receipt option is simply an additional benefit available to you should you wish to pursue it as part of your Loyalty Card donation.

How is the GST going to be calculated in all this?

Oof, that's a tough question. Why such tough questions? Since we've never been in the wide-scale refund or donation business before, we are still sorting this piece of the puzzle out with our accountant and CRA. The complicating factor is that the GST already paid cannot be considered part of your donation. This is a tricky bookkeeping matter but it is not insurmountable. The picture should become clearer in the weeks ahead, so if this is a topic that interests you please reach out to Chris next month. Chris will then copy and paste whatever it is that the Shamrock's accountant says because, let's be honest, Chris will probably not understand it himself.

My team is a new team this season and we only found a spot at the Shamrock because some teams chose not to play during this pandemic season. My understanding is that those teams who chose not to play during the pandemic have the option to reclaim their old spot next season, which means that my team is not guaranteed a spot to play next season. Is that correct? How does this refund policy therefore affect my team?

For all House League teams, it is correct that teams who chose not to play this season (due to the global health pandemic) do have a right to reclaim their spot next season. This does mean that "new teams" this season are not 100% guaranteed a spot for next season. You will need to check with your Associate League organizer if this is the same policy in your Associate League. Whatever the case may be, however, the Shamrock wants to do whatever it can to help support the "new Shamrock teams" who chose to support us this season. We want to keep you as part of our community! We would understand if you simply wanted your refund back, but please consider the Loyalty card package as a viable option for you as well. If you choose the Loyalty option then you will certainly remain at the top of the waiting list for open spots next season. If we are unable to find you a home here by the start of next season, we will honor a special 2021 Fall request for a 75% refund. This would therefore be our financial incentive to find you a home again here at the Shamrock. We want you back!

I realize that curling is now closed for the season, and that stinks, but what about the Lounge? Any chance of the Lounge opening back up?

We agree, it does stink. However, there is an outside chance that the Shamrock's Lounge may still open under limited conditions (especially since we don't want any of this non-returnable alcohol to go bad). Any opening would be in keeping with Provincial health measures and would ensure the health and well-being of all patrons and staff. Chris will keep our membership informed of any possible openings in the

future. Chris will also let you know if discount off-sales are an option, so you can hang tight on to that popular e-mail question for the time being.

What about Drift? Are they open? How are they doing?

Nevin and Kara are doing well, all things considered. They say “thank you for asking, how are you?” and “hi!” Drift is currently offering a weekly take-out selection of tasty soups, snacks, and sliders. Further info can be found [here](#). Check it out!

My situation is a bit unique since I paid for my entire team and my teammates paid me. Meanwhile, some of us want a refund while others are happy to just donate. Sorry to be confusing, but how will this all work?

There are inevitably going to be a number of unique scenarios since many teams pay in different ways and teammates may wish to do different things. Chris knows this and he is prepared (his next couple months are officially booked!). If you have a unique situation, we encourage you to talk amongst your teammates first and designate one person to reach out to the Shamrock to explain. Then, have that designated person let the Shamrock office (info@shamrockcurling.ca) know of the particulars of your situation and Chris will present you with your best options for sorting things out reasonably. Thank you in advance for your patience since the administration of all of this will take some time.

If my whole team chooses to donate our league fees back to the Shamrock, how many of us will receive the Loyalty Package?

For all House League teams, the roster is a minimum of 4 players with a maximum of 6 players. In these cases, the Loyalty Package distribution is as straightforward as the names provided for the official roster. We realize that there are some unique scenarios wherein some non-roster spares still pay a limited portion of league fees. Once again, just let the Shamrock office (info@shamrockcurling.ca) know of the particulars of your team’s situation and Chris will present you with your best options for sorting things out reasonably. Thank you in advance for your patience since the administration of all of this will take us some time.

I played in multiple leagues this past season. Will I get two Loyalty pins to show off at the Shamrock and various cocktail parties?

If you played in multiple leagues this past season and you choose to donate all your fees back (thank you!), you will indeed receive multiple Loyalty pins and you will also receive a greater chance of winning the monthly Loyalty draw prizes next season.

You will also receive an even bigger smile from Chris next season (the greatest prize of all).

How will this work for Associate League curlers? Is everything still the same as in House Leagues?

Effectively, everything is quite similar. As a curler, you would simply fill out the questionnaire form the same way that a House League curler would. The material difference, in case you are interested, is that the specific amount you paid to the Associate League Organizer may not be wholly equivalent to the amount the Shamrock uses to issue your refund or donation (there may be, e.g., a \$10 or \$20 differential). The reason for this, in case you are still interested, is because the amount an Associate League Organizer collects from you is not always wholly identical to the amount that was ultimately received by the Shamrock (e.g., a League Organizer may have charged you \$320 to play in their league because they were factoring in a x-mas dinner or prizes, even though the Shamrock only received what amounts to \$300 per curler for the use of the ice). Put another way, an Associate League may have collected \$5,000 in League fees from their curlers but paid the Shamrock \$4,800 for the ice rental portion of their agreement. As a result, since there is a little bookkeeping “excess” that needs to be sorted, an Associate League curler may see that their refund or donation amount is slightly different than the amount they paid this season.

It can sound a bit complicated, and this is unfortunate, but the goal is to ensure that everything works out fairly (e.g., we can't have the Shamrock paying out more in refunds than they actually received for ice rentals). The good news is that any possible “excess” monies remains within the Associate League itself. Once the dust settles, the Associate League Organizer can decide what to do with those potential excess monies for their League, as small as those excesses might be within the grand scheme of things.

Is this global pandemic over yet?

No, unfortunately. Sad face. Angry face. What can you really do face.

The questionnaire form asks me about the amount I paid and to whom. What if I don't recall this information?

If you do not recall how much you paid and/or to whom, that is ok. Just fill out the form the best as you can. Quick-tip: if you paid the Shamrock directly then you almost certainly received an e-mailed receipt from the Shamrock. Thankfully, we have

exciting cross-referencing Excel spreadsheets in place to help confirm these sorts of details. Hooray for Excel!

Will you still be doing online 50/50 draws this season?

First off, thank you to everyone for your generous support of our online 50/50. Last month the pot reached \$6,000, which is incredible! Yes, we will be doing a draw for this month of February, and we will likely do one last draw during the month of March. Ticket info can always be found [here](#) on our website. Thanks for your support!

Also, keep an eye out for the 50/50 draw during the Brier / Scotties “bubble” events in Calgary later this February. Curling Alberta has procured the gaming rights for those 50/50’s and they plan to distribute those funds to curling clubs across Alberta. All curling clubs in our province are in need right now (some might not survive) so any additional assistance will be a huge help for the future of our sport coming out of this pandemic. We are all in this mess together, so let’s continue to look out for one another.

What if I do not respond by the deadline date (March 15th)?

If you do not respond by the deadline date of March 15th we will assume that you are relinquishing your refund and will consider it a donation. We will happily provide you with the Loyalty Card benefits at the start of next season.

Ok, I know what option I want to choose. What do I do now?

Simply follow this [link](#) and confirm your selection. Upon making your selection, you may commence the process of looking forward to next season 😊

Thanks for your support!

Keep safe everyone!

