

The Funding of the English Chess Federation

THE SITUATION IN A NUTSHELL

- The ECF has £60,000 less income than a year ago due to the ending of its Government grant.
- Many ECF activities are effectively self-funding (e.g. British Championships), and these are unaffected by the fall in income.
- The remaining ECF activities are funded by chess players through Game Fee (£59,000 in the current year) and Membership (£52,500).
- Cost savings have been made to offset the bulk of the lost income, but a gap remains.
- A change is needed in the funding of the ECF in order to balance its budget.
- At the AGM in October 2010, the ECF Council asked the Board to examine two options:
 - A universal membership scheme, combined with the ending of Game Fee;
 - A simplified version of the current combination of Membership and Game Fee.

A NOTE ON TIMING

- Changes to Game Fee rates, the structure of Game Fee, Membership rates or the basis of Membership cannot be implemented immediately.
- Routine changes to Game Fee and Membership are normally agreed by Finance Council in April for implementation the following September.
- More substantial changes – as are possible under these proposals – may require longer to be implemented in full.
- It is therefore assumed that the impact on the coming financial year (2011/12) will be at best partial.
- For this reason, a 2011/12 Budget has been prepared on the basis that one-off actions will be required to resolve the funding gap.
- These proposals are intended to achieve full funding of the ECF's activities on a sustainable basis from **2012/13** on.

TABLE OF CONTENTS

	<u>Page</u>
Introduction	2
What do chess players pay now?	3
What are chess players paying for?	5
Funding Proposals:	
Option 1 – Membership Scheme	8
Option 2 – Simplified Game Fee + Membership	10
Appendix A – Financial Background	12
Appendix B – Player Profile	13
Appendix C – Membership Costs in Other Federations	14

INTRODUCTION

The purpose of this paper is to present proposals for the future funding of the English Chess Federation. In accordance with the wishes of Council, two specific options are presented: a national membership scheme and a simplified version of the current combined Game Fee/Membership arrangements.

In order to place these proposals in context, it is important to understand the financial contribution made by English chess players and the use to which the ECF puts the monies raised. Both of these aspects will be summarised in this paper before outlining the funding proposals themselves.

Other information which may be relevant to a full consideration of the proposals has been included in a number of Appendices.

First Things First – A note on VAT

One of the consequences of chess not being officially recognised as a “sport” is that its income is subject to VAT. Membership and match fees may be fully or partially VAT-exempt for sports, but chess does not qualify. If chess were classified as a game of chance, it would potentially benefit from exemptions, but HMRC explicitly states that chess is **not** a game of chance.

At the current rate, this means that all membership subscriptions and game fees received by the ECF must be adjusted to pay 20% VAT. The DCMS grant was not subject to VAT, so the shift in funding to subscriptions and game fees alone increases the proportion of our income subject to VAT.

The ECF is able to reclaim VAT on some of its costs, with the notable exception of staff salaries. Last year, the ECF’s net VAT payable was about £18,500; with an increase in income from membership and game fee, this will rise substantially.

Is the ECF failing to collect the full Game Fee amount due?

It has been suggested that the ECF has failed to collect all Game Fee payments due. The amount of underpayment has been mooted to be as high as 20% of the total. A detailed analysis has been undertaken to try to establish the facts. This is set out in a separate paper, available on the ECF website.

In brief, the conclusions were:

1. The evidence supports the previous contention that Game Fee is being under-collected (up to 9%), but not by as much as had been thought;
2. The basis of the budget estimates of Game Fee payable is significantly flawed;
3. The likelihood of full collection of payable Game Fee would be significantly increased by a simplification of the charging structure.

For the purposes of the funding proposals (to be presented to Finance Council in April 2011), **the assumption has been made that 5% of Game Fee goes uncollected.** This assumes that one third of the gap shortfall identified in the above analysis is accounted for by hitherto unidentified exemptions, plus an allowance for errors in the underlying data. It is believed that this assumption of a 5% uncollected amount is reasonable.

WHAT DO CHESS PLAYERS PAY NOW?

In principle, every graded player in England helps to fund the ECF. The means of doing this vary from player to player, depending upon location (i.e. whether the individual lives in a part of the country which operates a universal membership scheme), and, if outside membership scheme areas, upon whether the player is an ECF member or not and the amount of chess played.

Why has the contribution by players risen over the years?

A glance at the Game Fee rates and Membership subscriptions over the last several years reveals that the contribution of players and member organisations to the funding of the ECF has risen faster than inflation. Why should this be so?

- (1) The grant from the DCMS remained unchanged at £60,000 for many years. Even in a relatively low inflation environment, the value of the grant fell substantially (30-40% in real terms over a decade). Player contributions had to rise accordingly to meet the gap caused by inflationary cost increases.
- (2) The fact that the DCMS grant was not subject to VAT, whereas as Game Fee and Membership subscriptions are, meant that the impact of the previous point was exacerbated, i.e. a real-terms fall in Government funding required an increase in player contributions of the same amount **plus** VAT (15-20%) just to stand still.

The following table is based on analysis of player activity by membership category (see *Appendix B* for details), supplemented by the latest analysis of Game Fee payable. The Game Fee figures are best estimates, including an adjustment for the percentage payable but not collected (5%).

Membership category	No. of Players	Membership Fee	Game Fee Paid (est.)	TOTAL PAID
Basic	773	£10.80 (*)	-	£10.80
Basic Junior	130	£6.75 (*)	-	£6.75
Full	316	£52.00	£4.80	£56.80
Standard	1030	£25.00	£4.80	£29.80
Junior	277	£20.00	£1.80	£21.80
Non-Member	9144	-	£7.20	£7.20
<i>Weighted average paid</i>				£11.12

(*) Figure includes 10% discount claimable by the Membership Organisation for prompt payment, i.e. the individual, in effect, pays 10% of £12 or £7.50 to the MO, not the ECF. (If payment is delayed, the MO receives 5%.)

NB. For ease of presentation, the relatively small membership categories of Family (192 players), Vice-President / Corporate Vice-President (21) have been omitted.

If it seems surprising that individual adult Direct Members should pay two-thirds as much Game Fee as non-Members, it should be borne in mind that the former are on average more than twice as active as non-members (see *Appendix B* for details) and that games played by individual Direct Members outside congresses remain liable for Game Fee.

As the table shows, an English chess player pays, on average, just over £11 to the ECF (for a comparison with other countries, see *Appendix D*). This includes a small difference between

Membership Scheme areas (weighted average **£10.22**) and the rest of the country (**£11.19**). These figures are an average per player, of course. The following should be borne in mind:

- In MOs and the Northern Membership Scheme, the decision has been taken to spread the cost evenly across all players, regardless of activity;
- Elsewhere, ECF members pay considerably more (3 to 8 times more) than non-members, but they are on average more active players and receive various other membership benefits.

It should be emphasised that the figures for “Game Fee Paid” are to some extent theoretical. In practice, Members and non-Members alike typically cover the cost of Game Fee for league and club competitions through their club subscriptions, which in turn include league fees, from which the local organisation pays Game Fee to the ECF. To a large extent, therefore, individual players pay a flat rate for these competitions, regardless of the number of games played.

Finally, it should be noted that, if the ECF were to be able to collect the 5% (possibly more) of Game Fee believed currently to be uncollected, the comparison would be between an average payment of **£10.22** in Membership Scheme areas and **£11.53** elsewhere. This is only partially hypothetical, as the ECF is undertaking work to identify and collect underpaid Game Fee. The more success it has, the more the imbalance between different parts of the country will emerge. On the other hand, players in Membership Scheme areas actually **pay** a weighted average of **£11.35** (i.e. very close to the figure in the rest of the country), but up to 10% of it is retained by the MO.

WHAT ARE CHESS PLAYERS PAYING FOR?

Having established that, on average, each English chess player pays just over £11 to fund the ECF, the obvious next question is: **What does s/he get for the money?**

The answer to this will split into two categories: value received directly by the individual and value derived by English chess as a whole (or targeted parts thereof). At times, the distinction between the two categories may be blurred, and it will be influenced by the priorities and activities of the individual.

What does the ECF deliver?

NOTE:

No apology is made for the length of the following. It is at the heart of the debate over the ECF's future funding. In the end, if the considered judgement of English chess players, as expressed through Council, is that the following is neither worthwhile nor good value, this will be a critical factor in the funding decisions made.

<p>Enhancing the English chess community</p>	<p>The ECF office is the focal point for enquiries, information requests and other communications from a host of individuals and organisations seeking a point of contact to do with chess.</p> <p>In addition, the ECF delivers a number of services which, we believe, help to enhance the experience of the chess “community” in England:</p> <ul style="list-style-type: none"> • The Grand Prix adds interest to the chess season for those particularly active on the congress circuit; • The comprehensive Tournament Calendar provides an invaluable service to those seeking opportunities to play; • The ECF Website has been redesigned and enhanced over the last couple of years to provide a reliable reference source for organisations and individuals, as well as offering ever-improving news coverage. • In a modest way, the ECF's Awards, such as Book of the Year and Club of the Year, inspire and recognise achievement. <p>In the last year, the President has undertaken a number of initiatives – most notably of late, the Nigel Short tour – to raise the profile of the game, increase interest and to raise funds.</p> <p>The ECF has also made a serious effort to make itself accessible and to listen to the views of the players it serves, from the President's visits to events and the Chief Executive's blog to the restoration of a link from its website to the (independent) English Chess Forum.</p>
<p>Grading</p>	<p>The ECF processes well over a quarter of a million results and calculates a grading for every player. It publishes a detailed on-line grading database, as well as printed grading lists. It monitors the performance of the grading system and adjusts it to ensure its continued accuracy.</p> <p>In 2011, the online grading database will be enhanced to include detailed results for every individual. The ECF has chosen not to charge for this service, in the interests of serving the English community.</p>

	<p>The ECF will also be increasing the frequency of its standard play grading lists from annual to six-monthly. The first “extra” list will appear in January 2012.</p>
Events	<p>The ECF organises the annual British Championships, a fortnight-long festival of chess including a wide range of title and other events. Thanks to the efforts of our current President, this year’s event will be the strongest for many years.</p> <p>In addition to the British Championships, the ECF organises and oversees a number of other events, including the County Championships (national stages), National Club Championship, National Schools Championship and County & District Correspondence Chess Championships.</p>
Certificate of Merit	<p>Of particular value to juniors (but not exclusively so), the Certificate of Merit is an online means of testing developing chess skills as part of a broader package of educational materials (books, DVD).</p>
International	<p>For obvious reasons, perhaps, FIDE only recognises one national body per nation. In England, the ECF is that body.</p> <p>The ECF is responsible for selecting and funding teams (including captains and coaches, where possible) for the Olympiad and European Team Championships. Accommodation costs and entry fees are determined by FIDE. Travel costs are kept as low as possible. Players are paid – they are professionals and cannot be expected to play for free – but the amounts are low by the standards of most sports.</p>
Titles & Ratings	<p>Due to its status as the national body officially recognised by FIDE, the ECF is responsible for the process of applying for individual titles, such as Grandmaster and International Master, as well as submitting results for FIDE rating.</p> <p>The ECF also gives arbiters, coaches and organisers the opportunity to apply for nationally and internationally recognised titles. The ECF office undertakes the important process of CRB checks as required.</p>
Women’s Chess	<p>Within a very limited budget, the ECF provides financial support to selected events intended to promote the development of women’s chess. It has also provided financial support when an individual has qualified for the Women’s World Championship.</p>
Junior Chess	<p>Using a limited budget, and with the help of grants from the John Robinson Youth Chess Trust, the ECF selects and sends players, along with limited coaching support, to the World and European Junior Championships, the U16 Olympiad and the Glorney Faber Cup. These events in total give opportunities to about 45 juniors.</p> <p>In addition, the Junior Squad gives opportunities to 70-80 players a year to compete in overseas events. (To do this, the ECF is reliant on – and grateful for – the support of associated bodies.)</p>

Member benefits	Depending upon the type of membership package, additional membership benefits include the Yearbook, a chess diary and the newsletter <i>Chess Moves</i> . We have striven over the last several months to add to the quantity and quality of articles in <i>Chess Moves</i> , and our ambition to make this a magazine of real interest to the ordinary player means that there should be more improvements to come.
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The above list is not intended to be comprehensive, but it covers the major items. No attempt has been made to attribute a percentage of the ECF's income to the individual activities. To do so would risk being misleading for the following reason.

The ECF is an organisation comprising almost exclusively volunteers – more than 50 in all – along with three paid staff in its office in Battle, Sussex and a small handful of officials, such as the Grading Administrator, who receive an honorarium for the extensive work done on behalf of the ECF. A few of the services described above may be attributed directly to the office staff. More often, the office provides the permanent base of administrative support which makes possible the work of many of the ECF's unpaid directors and officials. A ratio of 3 paid staff to more than 50 volunteers is very low in comparison with many not-for-profit organisations.

FUNDING PROPOSALS

OPTION 1: MEMBERSHIP SCHEME

Summary of Option 1

- (1) **All players wishing to play in graded competitions would be required to become members of the ECF.** This is essentially the situation in areas currently covered by Membership Organisations (MOs) and the Northern Membership Scheme (NMS).
- (2) The cost of membership would be **£18.00** for adults and **£12.00** for juniors.
- (3) **Membership would run from 1 October to 30 September.**
- (4) It is recognised that there are specific issues to resolve with respect to certain categories of player: new/ungraded; relatively inactive/ungraded; non-English; congress-only players. To address these, the following arrangements are proposed:
 - **New players** (i.e. ungraded) starting after 1 October would be allowed to play in graded League and Club competitions without having to become members (although they would be welcome to do so). Membership would be mandatory from the first full year.
 - **Players who are ungraded due to low activity** will not be required to become members, although they will be welcome to do so. “Low activity” is defined as **3 graded games or fewer** in a season. This applies only to players who are ungraded. (Graded players must by definition have been more active than the *de minimis* threshold over the previous three years.)
 - Anyone playing in a **Congress or other non-League/non-Club event** must be an ECF member OR pay a “**Pay to Play**” fee for each event entered. This fee will be set at **£6**, of which £1 will be retained by the event organiser.
 - **Non-English players** will have the choice of joining the ECF or paying the “Pay to Play” fee for each event entered.
- (5) All players will have the additional option of supporting the development of English chess by choosing to become a **Patron** of the ECF instead of a Basic Member. As well as membership of the Federation, this would entitle the individual to a copy of the ECF Yearbook and the ECF Diary. The cost of this option would be **£50**.

Basis of calculation

- As at February 2011, there were 11,883 graded players. It cannot be assumed that all of these players would agree to become members. The working assumption is that 85% would join, at least initially. On this basis, the predicted membership figure would be **10,100**. *NB. If 100% of graded players were to join, the cost of membership could be reduced to about **£15.50** for adults and **£10.00** for juniors without affecting the ECF’s income.*
- Using the experience of the existing MOs and NMS, it is assumed that **1 in 7** members would be **Juniors** and that juniors pay **two thirds** of the adult rate.

- Total ECF Funding Requirement = **£155,000**. This takes into account VAT at 20% and assumes that a minimum cost saving of **£5,000** is achievable from the abolition of Game Fee and its associated administrative costs.
- It is assumed that the membership subscription would be on the same basis as for MOs, i.e. if paid promptly, the MO is entitled to retain 10% of the total. On this basis, the ECF would receive **£16.20** and **£10.80** of the Adult and Junior subscriptions respectively. Taking into account VAT @ 20%, the figures reduce to £13.50 and £9.00 respectively.

Comments

Under this option, all active English players pay at the same rate, and the current geographical variations will end. As with any flat rate, those who make most use of the ECF's services, e.g. by playing more, will receive the best value.

The rate proposed is not out of line with other major federations (see *Appendix C*).

The most common objections to universal membership, i.e. that it acts as a deterrent to those just starting out in chess and that it penalises those who play very infrequently, are intended to be met by the concessions set out in point (4) above.

In addition to meeting the ECF's funding requirement, this option offers the prospect of income to local organisations (i.e. the 10% discount for prompt payment).

The critical assumption is that **a minimum of 85% of current graded players will become members** under such a scheme. This would be highly dependent upon how well the scheme was communicated, the reaction of players and the cooperation of local organisations. If this is an overestimate, the ECF will have a funding shortfall. If it proves to be pessimistic, the ECF will have surplus funds which could be reflected in a lower membership subscription or investment in additional activities, depending on the will of Council. By way of illustration, a 75% take-up would require an adult membership subscription of **£20**, and if take-up were as low as 60%, the adult subscription would rise to **£25**.

This option would require the cooperation of chess organisations across England and would inevitably take time to implement. It is therefore assumed that it would be implemented with effect from the **2012/13 season**.

Practical implementation issues:

- Some enhancements would be necessary to the online grading database, most notably the addition of a "Free for congresses" or "Member" flag next to the names of members, in order to assist congress organisers.
- The ECF would explore whether there was a continuing need for each individual to sign the £1 guarantee upon becoming a member for the first time.
- Possibilities for greater automation and online membership would be investigated.

OPTION 2: SIMPLIFIED GAME FEE + MEMBERSHIP

Summary of Option 2

Unsurprisingly, retaining both Game Fee and Membership is more complex than Option 1. In order to give Council the opportunity to choose the arrangement best suited to its wishes, a number of variations have been developed:

1. In all cases, the cost of Basic membership would be **£18.00** for adults and **£12.00** for juniors, as in Option 1.
2. Game Fee rates to be one of the following:

Event type	Current rate	Option GF1	Option GF2	Option GF3
Standard Play	54p	60p	70p	70p
Rapid Play	27p	30p	25p	35p
Junior Standard Play	27p	30p	25p	32p
Junior Rapid Play	14p	30p	25p	16p
Club Standard Play	18p	60p	20p	24p
Club Rapid Play	9p	30p	20p	12p
Jr Club Standard Play	9p	30p	10p	12p
Jr Club Rapid Play	5p	30p	10p	6p

Option GF1 is the simplest: just two rates in effect (60p for open Standard Play events; 30p for everything else). Option GF2 retains some of the cost differentiation between event types but has more rates. Option GF3 does not simplify the current structure at all.

All three options generate about the same amount in total, although a small allowance has been made for a lower collection rate in the more complex options.

3. Other Direct Membership subscriptions to be one of the following:

Member category	Current rate	Option M1	Option M2	Option M3
Standard	£25	£25	£25	£25
Junior	£20	£20	£20	£20
Full (to be "Patron")	£52	£50	£50	£50
Family	£58	Removed	£60	£60
Vice-President	£120	Removed	Removed	£120
Corporate VP	£120	Removed	Removed	£150

The three options offer the chance to reduce the number of membership categories. The practical impact, in terms of cost and administration, would be minimal.

Where the Family and Corporate VP categories are retained, the rate has been increased following analysis of activity and the relative benefit of Game Fee discounts compared with other Direct Membership rates.

Overall, the cost of Individual Direct Membership has been reduced under these options. This reflects a policy of shifting the proportions of income earned to place greater emphasis on Game Fee.

Basis of calculation

- Total ECF Funding Requirement = **£160,000**. This takes into account VAT at 20% and assumes that **no** specific cost savings can be achieved, because there will still be a need to administer both Game Fee and Membership.
- Game Fee calculations based on model used in 2010/11 internal audit of Game Fee payable.
- Calculation of funds raised by Membership subscriptions based on number of Members as at February 2011.

Rationale

- The cost to Basic members is the same as in Option 1. In total, Option 2 generates more income for the ECF, but it costs more to administer (i.e. the cost saving of £5,000 committed under Option 1 is not available). The burden of covering these extra costs rests with those parts of the country opting for the more expensive system.
- Simplification of the Game Fee charging structure maximises the chances of near-full collection of the amounts due, on the basis that complexity has previously been one of the major barriers to collection.
- The net effect of the Game Fee and Direct Membership changes is to increase the share paid by non-Members. This is intended to incentivise membership and to reduce the imbalance between what non-Members and Members pay (currently 4-9 times higher for Members). This approach is consistent with the decision made not to restrict the planned enhancements to online grading information to Members only.

Comments

Whereas Option 1 was “one size fits all” (same rate for everyone, with a discount only for Juniors), Option 2 accepts that some imbalances are appropriate, namely:

- Where the costs of administration are higher, the payment by players should be higher;
- On average, more active players should pay more.

Option 2 is, to a small extent, the less cost-effective choice, because a greater proportion of the funds raised will be spent on administering the funding schemes.

The choice of approach will, therefore, be largely determined by Council’s view as to whether the above “imbalances” are inherently fairer than a “one size fits all” approach.

Due to its similarity to the current funding structure, it is proposed that this option, if selected, would be implemented in **September 2011**, i.e. in line with the standard timetable for changes in Game Fee and Membership subscription rates.

Appendix A – Financial Background

For many years, the ECF has enjoyed the benefit of a grant of £60,000 – about a fifth of its total income – from the Department for Culture, Media and Sport. In 2010, it was announced that the grant would be reduced to £45,000 in the current financial year (1 May 2010 – 30 April 2011) and to nil in subsequent years.

This latest reduction has accelerated a reduction in the ECF’s total income over the last four years:

Year	2006/07	2007/08	2008/09	2009/10	2010/11 (f/cast)	Cumulative subtotal	2011/12 (proj.)	Cumulative total
Income	319,394	351,365	337,577	306,708	282,395		237,395	
Change	-	31,971	(13,788)	(30,869)	(24,313)	(36,999)	(45,000)	(81,999)
% Change	-	10.0%	(3.9%)	(9.1%)	(7.9%)	(11.6%)	(15.9%)	(25.7%)

Expenditure did not initially fall in line with income, largely due to successive deficits totalling about £22,000 at the British Championships in 2007 (Great Yarmouth) and 2008 (Liverpool). Later, the cost savings implemented by the Board in 2010 were sufficient to more than match the decline in income to date, but the abrupt £45,000 reduction in the coming year cannot – all other things being equal – be negated by the steps already taken:

Year	2006/07	2007/08	2008/09	2009/10	2010/11 (f/cast)	Cumulative subtotal	2011/12 (proj.)	Cumulative total
Expenditure	319,726	358,882	357,646	307,902	264,762		253,762	
Change	-	39,156	(1,236)	(49,744)	(43,140)	(54,964)	(9,000)	(63,964)
% Change	-	12.2%	(0.3%)	(13.9%)	(14.0%)	(17.2%)	(3.4%)	(20.0%)

NB. During the years 2008-10, £19,361 was spent on the Chess for Schools project and £14,139 on the Certificate of Merit. This expenditure was funded by an indefinite loan of £20,000 (interest at 6%) from the John Robinson Youth Chess Trust, an indefinite, interest-free loan of £20,000 (in effect, an injection of capital) from Chess Centre Ltd and sponsorship from LV=.

The effect of the lag between the changes in income and expenditure on the overall ECF surplus (deficit) is very evident:

Year	2006/07	2007/08	2008/09	2009/10	2010/11 (f/cast)	Cumulative subtotal	2011/12 (proj.)	Cumulative total
Surplus (Deficit)	(332)	(7,517)	(20,069)	(1,194)	17,633	(11,479)	(16,367)	(27,846)

As a consequence, the balance sheet reserves of the ECF – its cushion against unexpected future expenditure or deficits – have been significantly depleted.

NB. Substantial funds (£203k as at 30/4/2010) are invested in the Permanent Invested Fund, held within the balance sheet of the British Chess Federation (BCF), an unincorporated body, the Management Board of which is identical to that of the English Chess Federation. The BCF also retains ownership of all shares in The Chess Centre Ltd, valued at £36k on 30/4/2010.

Appendix B – Player profile

How many games are played each year?

Taking the population of players on the ECF grading list as a whole, it is possible to analyse the annual activity level (standard and rapid play combined) as follows:

No. of games	% of players	Cumulative %
1 – 5	11.3%	11.3%
6 – 10	20.7%	32.0%
11 – 15	17.6%	49.6%
16 – 20	13.1%	62.7%
21 – 25	9.0%	71.7%
26 – 30	6.5%	78.2%
31 – 35	5.1%	83.3%
36 – 40	3.3%	86.6%
41 – 60	7.8%	94.4%
61 – 80	2.9%	97.3%
81 or more	2.7%	100%

Source: Grading database as at 1 Feb 2011.

As may be seen, just under a third of graded players play 10 or fewer graded games per annum. Half of all graded players play 15 or fewer graded games in a year.

How many games are played by ECF members?

As might be expected, those who choose to be ECF Direct Members are, on average, more active than the population of non-members:

Average number of games played per annum per member category:

Category	Standard	Rapid	Total
Full	33	8	41
Standard	33	6	39
Junior	32	10	42
Family/Relations	80	30	65
Vice-President	20	6	26
Basic	21	3	24
Basic Junior	10	12	22
Non-Members	14	6	17

Sources: Grading database; Membership database; Analysis undertaken by AF based on sample sizes of 100 for the larger categories and full samples for smaller ones.

As may be seen, there is very little difference in the profiles of Full and Standard members. Unsurprisingly, Junior members play more Rapid games.

The profiles of Non-Members (which includes Adults and Juniors) and Basic/Basic Junior members are similar. Arguably, Basic/Basic Junior members are marginally more active, but it should be borne in mind that Membership Organisations do not succeed in acquiring 100% take-up of membership.

Appendix C – Membership costs in other Federations

Comparisons with other chess federations are notoriously difficult. In each case, there may be a different mix of membership benefits, which obscures any like-for-like comparison. In addition, in some countries, there may be Government funding – as there was in England – which enabled the relevant federation to keep membership costs down. Finally, there is the issue of whether membership is a requirement or a choice. Practices vary.

Nevertheless, it may be helpful to summarise a small sample of federations. In the following table, foreign currency figures have been converted into a sterling equivalent. For simplicity of presentation, the full range of rates is not shown; most federations offer various concessionary rates for juniors and some for older people.

Federation	Membership fee	Notes
Chess Scotland	Basic £18.50 Full £37.50 Patron £75.00	The principal additional benefit of Full membership is the Chess Scotland magazine.
Welsh Chess Union	£10.00	Membership necessary for a rating.
Irish Chess Union	£29.75	Membership necessary for a rating.
United States Chess Federation	Basic £21.00 Full £26.00	Membership necessary for a rating. Full membership offers hard copy of <i>Chess Life</i> magazine; otherwise online only. <i>NB. A rating fee of 25 - 60 cents is payable per game. Non-members may play in tournaments for an additional fee of \$12 per tournament.</i>
Australian Chess Federation	£9.40	Membership necessary to play in rated events.
Chess Federation of Canada	Basic £22.50 Full £25.50	
Chess Federation of France	Min. £34.00 Max. £40.00	Cost of membership varies from region to region. Membership is necessary to play in rated events and in clubs.