NAO
National Audit Office

The UK's independent public spending watchdog

Switchboard +44 (0)207 798 7000
Direct Line +44 (0)207 798 7264
Email FOI@nao.org.uk

Reference FOI-1912
Date 23 March 2026

COVID LOANS TO PREMIERSHIP RUGBY UNION CLUBS

Thank you for your request of 23 February 2026 asking for information about Covid loans to Premiership Rugby Union clubs. In particular your requested details about the clubs that went out of business specifically Worcester RFC. Your request has been handled under the Freedom of Information Act 2000 (FOIA).

We have searched our Financial Audit and Value for Money records to identify information relevant to your request. We can confirm that the NAO holds some recorded information within the scope of your request. This includes details of the expected repayment schedule, expected recoverable amounts, loan recoverability and loan terms and repayment updates. However, this information is exempt from disclosure as it would be considered commercially sensitive information under Section 43 of the FOIA.

Section 43 of the Freedom of Information Act 2000 (FOIA) provides that:

(1) Information is exempt information if it constitutes a trade secret.

(2) Information is exempt information if its disclosure under this Act would, or would be likely to, prejudice the commercial interests of any person (including the public authority holding it).

(3) The duty to confirm or deny does not arise if, or to the extent that, compliance with section 1(1)(a) would, or would be likely to, prejudice the interests mentioned in subsection (2).

The exemption applies because:

We have applied this exemption to the information contained in the documents relating to the Worcester RFC Covid loan, including the repayment schedule and terms, details provided by Sport England and DCMS, and internal updates held by the NAO regarding the recoverability of the loan. We consider this information to be commercially sensitive, and we have therefore redacted it under the Section 43(2) (commercial interests) of the FOIA. Disclosure of detailed financial terms expected repayment amounts and insolvency-related information would be likely to prejudice the commercial interests of Sport England/DCMS. Releasing this material at this stage could undermine their ability to operate effectively in a commercial environment, weaken negotiating positions, and adversely affect the wider management of the loan scheme.

The information is held by the NAO as part of our statutory audit work. Releasing sensitive financial information provided for audit purposes could discourage audited bodies and arm's-length bodies from sharing equivalent information with the NAO in future. This would prejudice the NAO's ability to obtain the information required to carry out effective public audit. We therefore conclude that release of this information would prejudice the commercial interests of Sport England/DCMS and the NAO's ability to conduct effective audit

157-197 Buckingham Palace Road, Victoria, London SW1W 9SP
020 7798 7000 www.nao.org.uk

work. Section 43(2) of the FOIA is therefore engaged.

Reasons why the public interest in maintaining the exclusion outweighs the public interest in disclosing the information:

Having concluded the Section 43(2) (commercial interests) exemption of the FOIA is engaged we have considered the balance of the public interest. We recognise that there is a strong public interest in organisations operating with openness and transparency and being accountable for the spending of public money.

However, this needs to be weighed against the public interest in protecting commercially sensitive financial information. Disclosure would be likely to undermine Sport England's ability to manage the loan scheme, effectively by weakening negotiating positions and adversely affecting ongoing financial discussions. It is also vital that the NAO has a safe space to gather information and knowledge and engage in free and frank discussions with audited bodies, such as Sport England and DCMS. To fulfil our statutory functions, some information must be exchanged confidentially, ensuring it is not shared beyond auditing needs. Release of the information you requested could hinder future audit information flow and weakening critical exchanges which could hinder the NAO's ability to conduct effective public audit. In conclusion we believe that maintaining the exemption outweighs the public interest in disclosing this information.

I hope this information is helpful. If you are not happy with the way we have handled your request, you can escalate your concerns. You should write to us within 40 working days, and we will carry out an internal review in relation to your original request. Write to the NAO (FOI) Team at FOI@nao.org.uk. If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The primary way of escalating your concerns to the Information Commissioner is at: https://ico.org.uk/foicomplaints.

Yours sincerely,

FOI & Correspondence Officer

NAO FOI Team