

THE OFFICIAL VOICE OF THE NORTHERN IRELAND FEDERATION OF CLUBS

Club Review

VOLUME 33 - Issue 3, 2020

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Public Health
Agency

Federation update



John Davidson, Chairman,
N.I. Federation of Clubs



Harry Beckinsale, Secretary,
N.I. Federation of Clubs

Cov-19 has provided unprecedented challenges for society, and the business community in general.

While the Westminster Government has been supportive as far as reasonably possible, the cautious approach to relaxing requirements by the respective devolved Governments is to be welcomed. In particular, it is reassuring to witness our political representative working together for the greater good of everyone in Northern Ireland.

Re-opening business will understandably be difficult, and we should not underestimate the danger represented by relaxing things too soon. Nevertheless, people will naturally be concerned about their livelihoods, with small, medium and large business owners being worried as to how to recommence operations.

It is anticipated that there may be large-scale job losses, hopefully this will not be the case, but unless business recommences like the flick of a switch, there is certain to be some impact on employment.

The timing as to the opening of the hospitality sector, which involves the registered club sector,

is anticipated to happen some time later in the year, with the difficulty in observing distancing being a quandary to say the least.

However it will happen, as society will want a return to a more normal lifestyle, and the hospitality sector is a major player in that normality.

Throughout this time we are pleased to register our thanks for the support of our political parties and also, importantly, our trade suppliers in respect to stock etc. This support has been most reassuring and underlines the excellent and long-standing working relationship which has been established over many years.

We are pleased to have assisted members via the Helplines, with the Federation website containing regular Coronavirus updates, together with Club Review, in both printed and digital format, the latter being available to open or download.

Please take care and stay safe until we reach the other side of this extremely difficult and dangerous period.

John Davidson, *Chairman*
and
Harry Beckinsale, *Secretary*

Stake a claim

We wish to advise, that registered clubs which have been unable to obtain a grant, appeal this decision.

To explain, if you have failed to secure the £10k grant, this could be down to your rating NAV being in excess of £15,000, or because you benefit from Sport and Recreational Rates Relief (S&R), which is an exclusion caveat for that grant.

If your rating NAV is £15,001 or more, and you have been turned down for the £25k grant, you should appeal this decision. S&R does not affect the provision of this grant.

We have already experienced a situation with a club which was told they did not qualify as they were in receipt of S&R. However, when we checked the details on the Rating Agency website, the club in question did not receive the said relief. So do not take their word for it.

The Northern Ireland Federation of Clubs feel that as registered clubs closed when required by the Northern Ireland Assembly, that the said Legislative Assembly has a duty of care, and as such should make available the required funds to support all our sector members.

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HR advice from ELAS

Understandably most businesses have been focused on furlough and making the Coronavirus Job Retention Scheme (CJRS) claims. However, the pandemic has impacted other areas of HR and employment law:

- **Modern slavery:** The Home Office have recognised that those companies with modern slavery reporting obligations may not be able to comply for various reasons associated with COVID-19. They have therefore confirmed that they will not penalise companies that publish their statements late for COVID-19 related reasons. Companies will be required to explain the reason for the delay in their statements however.
- **Gender pay gap reporting:** Enforcement of the gender

pay gap deadlines for this reporting year (2019/20) have been suspended. This means those companies ordinarily required to publish their gender pay reports will not be expected to do so this year.

- **Employment tribunal proceedings:** No hearings are taking place at all until further notice.

Employment law life goes on outside of the virus, so in other news:

- **Holiday Pay** - The government have produced new guidance on the change to holiday pay calculation, which came into force on 6th April 2020. This is with reference to holiday pay for workers with variable hours and pay. It changes the

previous requirement to use a 12 week average to 52 weeks. The guidance has examples of calculations and will be useful for your HR and/or payroll. You can view the guidance by visiting <https://www.gov.uk/government/publications/> and enter, calculating holiday pay for workers without fixed hours, in the search box.

- For Northern Ireland, the 12 week average still applies and the 52 weeks has not yet been introduced. However, it is likely to be and case law already indicated in NI that 52 weeks is a good basis for the calculation.
- **Parental Bereavement Leave** - this is now in force and ELAS can advise on a case by case basis. HMRC have published guidance on how you can

reclaim payments for this type of leave as well as allowing you to apply for an advance from them if you cannot afford to pay up front.

- **Carer's Leave** - this is not in force but a proposal has been put forward to introduce a new right of one week unpaid carer's leave per year. Stay tuned for any future updates on this point.

For further information on how ELAS can help your club, contact:

Ronnie McCullough

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The Northern Cricket Union Board provides an update to clubs



On Tuesday 12th May 2020 the NI Executive announced its approach to decision making to gradually ease the restrictions currently imposed upon us. This included a section specifically addressing sport, cultural and leisure facilities, setting out a five stage plan. No indicative dates have been given for the introduction of any of the stages.

We can surmise that the first possible step, when we might resume some cricket activity, could be at step 2, with “the resumption of team sports training in small groups”, then in larger groups at step 3. It remains to be seen whether the resumption of matches will be at step 4.

In support of the Executive’s phased approach, Sport NI is developing a “sports sector framework for recovery” to act as a high level guide for sports as they consider their specific plans for resumption. This should be available soon.

In the meantime, Cricket Ireland has been leading the development of a “Back to cricket training/playing” protocol in consultation

with health experts, sports authorities, players/officials and the Provincial Unions. This has to address the tricky balance between the public health requirements that must be met to allow for the protection of everyone involved, including the wider community, and the desire to have meaningful and enjoyable cricket activity without unduly onerous conditions. This will have to be agreed with Sport NI and the NI Executive before any resumption of cricket can take place.

We announced previously that cricket activity would be suspended until at least 28th May 2020. The NCU Board met on 14th May and decided that the suspension of all cricket activity will continue until we receive clarity from Sport NI and the NI Executive. We will also take into account the responses of clubs to our suggested programme for cricket in what will be, at best, a truncated season.

In addition, it was agreed that registrations and starrings should not be required from clubs until such times as there is clarity around the

date for recommencement of competitive cricket.

Our priority is to support our clubs to deliver elements of outdoor cricket in a responsible way that does not compromise safety.

League Restructuring Consultation

We have received responses from almost every club to the proposals for the restructuring of the Robinson Services Premier and Senior Leagues. We are grateful for the time and thought given to this subject by our clubs. There was overwhelming support

for change. However, some suggestions for variations to the proposals were also received, principally relating to the number of teams in each league.

It was also clear that many clubs did not wish for the proposals to take effect until season 2022 and the Board has agreed with this.

The Board has now asked the Domestic Cricket Directorate to review the proposals in light of the responses working towards proposals for change to be tabled at this years’ AGM, for implementation in the 2022 season.

In memoriam

The Northern Ireland Federation of Club Executive Committee extend their sincere condolences to the family of Tony Moore of Goodyear Sports and Social Club, Craigavon.

Goodyear Sports and Social Club are a long-standing member of the Federation, with Tony being a committed and dedicated representative of the club.



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Protect your club, your staff and your members!

There's no getting away from it, COVID-19 isn't going away any time soon. And as long as it's here, it's going to make it difficult for any business to return to normal operations. And whilst the government and media discuss what exactly the 'new normal' will be, you're likely anxious just to re-open your club in some way, shape or form, as soon as it's permitted to do so.

So, with the news providing mixed messages on a daily basis, it's almost impossible for businesses to know what they need to do to enable them to re-open in a manner that's safe for their business, their staff and their customers. However, it doesn't need to be that way!

ELAS have put together a complete series of guidance documents setting out everything you need to know to allow you to re-open your premises and protect your staff. And they're offering all this vital information **FOR FREE!** All you need to do to get access to this invaluable resource is complete the contact form on their website and it's yours, **COMPLETELY FREE OF CHARGE.** You can find the page by visiting <https://www.nifederationofclubs.com/coronavirus-information/hr-guidance-1/>

What's Included?

ELAS are giving you access to everything you need to know to safely re-open, when permitted to do so. This is

not just your usual, run of the mill whitepaper. This is a complete library of guidance documentation that will give you everything you need to know to get your club back up and running. This includes specific advice covering your responsibilities for:

- HR
- Health and safety
- Occupational health surveillance

This invaluable library will ensure that your club is compliant, not only with the latest legislation, but also government guidance and social distancing best practices.

This really is an unmissable opportunity to ensure that, when it's time to re-open your

club, you get everything covered first time and protect your club as best as you can from a workplace COVID-19 outbreak.

Just complete the contact form on www.nifederationofclubs.com/coronavirus-information/hr-guidance-1/how-to-re-open-safely/ or call their local representative, Ronnie McCullough on 07584 192601, for further assistance.



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Insurance matters

The spread of Coronavirus is unprecedented in modern times, and insurers understand this is an incredibly difficult time for families and businesses. No country in the world is able to provide widespread pandemic insurance, and the UK is no exception. For this type of cover to be available and affordable, would require a very significant subsidy from the government - given the scale of business disruption we have seen with the COVID-19 pandemic.

Instead, standard commercial insurance policies - the type the vast majority of businesses purchase - provide cover against a wide range of day-to-day risks including damage caused by fire, flood, theft and accidents involving employees.

While the majority of customers will not have purchased cover for the effects of COVID-19 on their business, where cover does apply, insurance firms have a clear set of principles for the handling of these claims to reassure customers at this uncertain time, clarifying and reinforcing existing best practice in claims handling. Business interruption claims can, in general, be complex to assess and determine quantification.

They often require a clear understanding of the business and how it was operating before the interruption, however, insurers are experienced in dealing with these issues and in supporting their customers through this process.

Business interruption claims can require specialist expertise, so insurers will ensure clear, accurate and timely communication with customers when dealing with these claims. Insurers will support their customers throughout the claims

process, with dedicated teams of experts and appropriate resources to manage the volume and complexity of COVID-19 business interruption claims.

Insurers will clearly explain to their customers what information is needed to enable the swift assessment and quantification of their business interruption claim.

Insurers recognise that cashflow is critical for the survival of businesses at this time. Where a customer's policy covers certain losses for business interruption as a result of COVID-19, insurers will pay the claim as soon as they receive evidence to support this. Insurers will seek, where possible, to make interim or part payments where claims are ongoing.

These interim or part payments will flow from the claim and evidence presented, helping to relieve some of the more immediate pressures that customers are facing

Where an insurer receives evidence in support of a valid claim for business interruption that clearly shows that the policy limit for the claim will be exceeded, they will make payment to the customer up to the maximum policy limit for that claim without undue delay.

Insurers will promote a culture of providing timely support to their customers, with the involvement and oversight of senior or executive level representatives where appropriate, enabling business customers with cover to put plans in place to deal as best they can with the most pressing issues.

Where an insurer reaches a decision not to pay a claim,

they will notify their customer promptly and set out their reasons in full. This should include details of the insurer's complaints procedure.

Where customers are not satisfied, their complaints will be dealt with by insurers promptly and be considered by a person or persons with expertise in the subject matter who was not involved in the original decision. Where a firm is unable to resolve a complaint, customers will be given clear information about their option to take their complaint to the Financial Ombudsman Service and/or seek independent legal advice.

Business Insurance Q&A

How does business insurance work?

Commercial insurance is generally an advised sale where businesses make informed choices about the type of cover they need. An adviser or broker will work with the business and advise on the appropriate insurance to suit its needs.

A small number of businesses may have a policy that specifically provides cover for contingency business interruption arising from notifiable diseases, such as Coronavirus, where its premises have been contaminated. However, as set out by the FCA, this cover is unlikely to cover pandemics, and insurers, therefore, have no obligation to payout.

Insurance policies are tailored to the needs of the individual business. It is not a one size fits all approach, as the insurance needs of no two businesses are the same.

Standard commercial insurance policies provide cover against a wide range of risks. This can

include damage caused by fire, flood, losses by theft, accidents involving employees and the need for temporary trading premises in certain circumstances (following damage that makes it impossible to continue trading at the existing premises, e.g. due to a severe flood or fire).

Insurers are supporting their policyholders through this difficult time, and significant effort is being made to pay valid claims as quickly as possible, deal with customers' queries and insurers are working to be as flexible as possible.

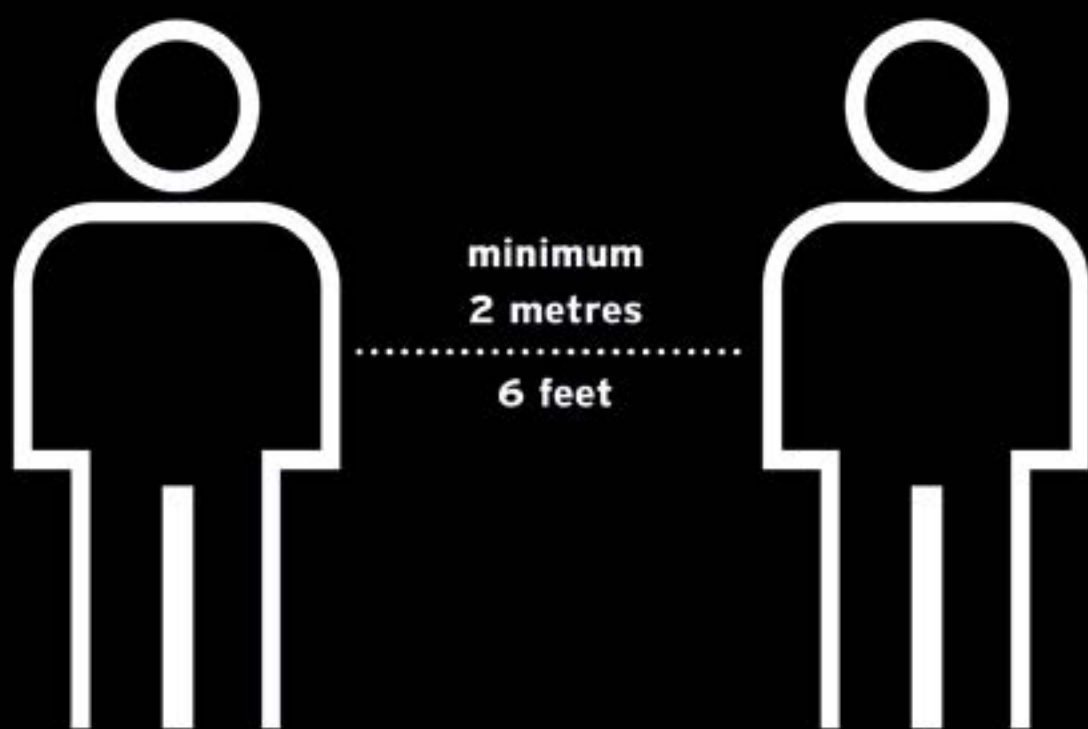
Does standard business interruption insurance provide cover for businesses who are not able to operate due to the effects of COVID-19?

Standard business insurance policies are designed and priced to cover standard risks. They are therefore very unlikely to provide cover for the effects of global pandemics, and insurers would have no obligation to pay out claims in relation to the COVID-19 pandemic. This includes forced closure by the authorities. Businesses may have chosen to purchase cover that will specifically provide for business interruption arising from notifiable or infectious diseases. For specific notifiable disease extensions, cover may apply if other policy conditions are met. However, this type of extension is not commonly included as standard. Furthermore, the likely costs to businesses of cover that would consist of more unusual risks - such as those posed by new diseases - would be prohibitive.

To find out more about the cover applicable to your club you should contact your broker in the first instance.

Coronavirus is spreading

Keep your distance



**WE ALL
MUST DO IT
TO GET
THROUGH IT**



STAY HOME



KEEP DISTANCE



WASH HANDS



Public Health
Agency

Insurance claims set to be biggest since 9/11

Insurance market Lloyd's of London has said it expects coronavirus-related claims to cost it \$3bn to \$4.3bn (£2.5bn to £3.5bn).

That means its biggest payout since the 11th September 2001 attacks in the US.

The losses could rise further if the current lockdown continues into another quarter, Lloyd's said.

Insurers around the world have been hit by the cost of the pandemic, although many would-be claimants have found the virus is not covered by their policies.

Lloyd's said its payout on coronavirus claims would also equal the combined impact of hurricanes Harvey, Irma and Maria in 2017.

Those three hurricanes brought devastation to the Caribbean and parts of the US, in what is reckoned to be the costliest year for storms on record.

Lloyd's chief executive John Neal told the BBC "it could be two years before everyone really gets their arms around the true cost of this pandemic".

"We estimate that government borrowing could be as much as \$10trn globally to protect the economy for the losses that we've seen," he added.

He also implied that between \$1bn-\$1.4bn has been paid by Lloyds members for business interruption claims because of coronavirus, despite the fact that the vast majority

of businesses "don't have the right cover and the right protection in force for this type of event".

Mr Neal said that there were "some pretty harsh lessons" to take away from the pandemic, and that the insurance market would need to structure policies and covers differently in future so that businesses are "protected more completely"

"Importantly, these natural catastrophes were geographically contained events, occurring over the course of hours and days - vastly different in nature to the global, systemic and longer-term impact of Covid-19," Lloyd's said.

Economic shock

Mr Neal said the global insurance industry was paying out on "a very wide range of policies" to support business and people affected by the pandemic.

He added, "What makes Covid-19 unique is not just the devastating continuing human and social impact, but also the economic shock.

"Taking all those factors together will challenge the industry as never before, but we will keep focused on supporting our customers and continuing to pay claims over the weeks and months ahead."

Nearly a third of the insurance losses are expected to come from the cancellation or postponement of major events around the world, including the Tokyo Olympics, which are now due to take place in 2021.

Other major categories include business interruption claims on property insurance.

Many small businesses in the UK are at loggerheads with insurers who they say have denied them payments for disruption. The insurers say most small business policies do not cover the pandemic.

One Lloyd's of London insurer, Hiscox, has said it will not pay out on business interruption claims resulting from the virus outbreak.

Total impact

Lloyd's said its total payouts arising from the 9/11 attacks were \$4.7bn, while the 2017 hurricanes led to combined payouts of \$4.8bn.

Lloyd's said that once all factors were taken into account, the total impact of coronavirus on the insurance industry as a whole was likely to be far bigger.

"The estimated 2020 underwriting losses covered by the industry as a result of Covid-19 are approximately \$107bn," it said.

"In addition, unlike other events, the industry will also experience falls in investment portfolios of an estimated \$96bn, bringing the total projected loss to the insurance industry to \$203bn."

* Source - BBC News

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Coronavirus support update

Following the mandatory closure of clubs in March, the Government has introduced a number of measures to help businesses affected by the Coronavirus lockdown. Here we list the support available for clubs

CORONAVIRUS JOB RETENTION SCHEME

The Government announced that the Coronavirus Job Retention Scheme (CJRS) was to run until the end of June, although this has now been extended until October.

The scheme, which enables businesses to furlough employees with the Government paying grants of 80% of their wages up to a maximum of £2,500, was originally open for three months and backdated from 1st March to the end of May. However, as stated above, the government has recently announced that the scheme has been extended until the end of October.

For full details on how to claim, including a step-by-step guide for businesses, visit: www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme

Under the CJRS, all UK employers with a PAYE scheme can access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the payroll, otherwise described as 'furloughed workers'.

To take part in the scheme, clubs have to:

1. Designate affected employees as 'furloughed workers,' and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation.
2. Submit information to HMRC about the employees that have been furloughed and their earnings.

The first deadline for clubs wishing to claim for furloughed staff payments by the end of April has now passed.

BUSINESS RATES HOLIDAY FOR RETAIL, HOSPITALITY AND LEISURE

Businesses in the retail, hospitality and leisure sectors will not have to pay business rates for the first three months of the 2020-21 tax year.

CASH GRANTS

As part of the retail, hospitality and leisure sector, clubs may be in a position to receive a cash grant of up to £25,000 if their rateable value is between £15,001 and £51,000. Clubs with a rateable value up to £15,000, may qualify for a grant of £10,000 providing they are not in receipt of Sport and Recreational Rates Relief.

STATUTORY SICK PAY REBATE

The Government is allowing clubs to reclaim Statutory Sick Pay (SSP) paid for staff sickness absence due to Coronavirus.

The online service used to reclaim SSP is not available yet. HMRC will announce when the service is available.

The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP that they pay to current or former employees for periods of sickness starting on or after 13th March 2020.

If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount.

The repayment will cover up to two weeks starting from the first day of sickness, if an employee is unable to work because they either:

- have coronavirus
- cannot work because they are self-isolating at home

- are shielding in line with public health guidance

Employees do not have to give their employer a doctor's fit note for them to make a claim.

VAT DEFERRAL

All VAT-registered UK businesses are eligible to defer Valued Added Tax (VAT) payments for three months.

This is an automatic offer with no applications required.

Taxpayers will be given until the end of the 2020-21 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal.

TAX - TIME TO PAY SERVICE

Clubs in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service.

These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

If you've missed, or are worried about missing your next tax payment due to Coronavirus, contact HMRC.

You can also call the HMRC helpline for advice on 0800 0159 559.

For the latest information on the support available to businesses from the Government, visit: www.gov.uk/coronavirus/business-support

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People urged to report companies abusing HMRC furlough scheme

HMRC has asked people to report their employers if they are still being asked to work after being placed on furlough. Thousands of workers have been placed on the Government's retention scheme in response to the coronavirus pandemic, which covers 80% of an employee's wage up to £2,500 a month. But HMRC has already acknowledged reports of people on furlough still being asked to work by their employers.

Under the guidelines, employees can obtain work elsewhere but must not carry out any 'remunerative activity' for their

company who has used the furlough scheme. And HMRC has now warned companies that they will be asked to repay the money and could face criminal action if they are caught abusing the scheme.

'Employees must be completely furloughed by their employer, that means they should not engage in any work for that employer whilst they are on furlough,' said HMRC's chief executive Jim Harra.

'They can undertake training for their employer provided that does not provide any

remunerative activity for the employer. They can also do other work for other people. For example, they can help the farming industry, or they can volunteer and help the NHS, but they must be completely furloughed in relation to the employer that's claiming for them.

'We are aware that some employees have already been reporting that some employers have asked them to work during the furlough period. We expect the vast majority of employers to do the right thing and in fact in many cases they have no choice

because people are genuinely furloughed and cannot work. But we will be asking anyone who's got information about the scheme being abused to let us know and there is an online hotline service for any employee who feels they are being asked to be complicit in something they don't want to be complicit in to contact us and let us know.'

Asked what action a company could face if caught abusing the furlough scheme, Harra said, 'They will not be entitled to furlough payments, so if we know that in advance obviously we wouldn't pay them.'

A quick guide to furloughing

What does 'furlough' mean?

The Coronavirus Jobs Retention Scheme (CJRS) is a Government initiative to enable struggling businesses to pay their staff during the Coronavirus crisis. Employers can apply to join the initiative, and, if they meet the qualifying criteria, the Government will pay up to 80 per cent of their wages for up to three months.

Clubs which have closed temporarily due to Coronavirus can ask HMRC for an 80% grant to help cover the salaries of those who have been furloughed. This can be up to £2,500 a month. The employer can then top up the remaining 20 per cent.

How long is the scheme running for?

This scheme started on March 1, 2020 and is open to UK employers until October 2020. The minimum amount of time you can be furloughed for is three weeks.

Who is entitled to furlough pay?

The scheme is open to those who had started or joined a PAYE payroll scheme by March 19, 2020 (extended from the original date of February 28, 2020).

Employees can be placed on furlough if they were on PAYE payroll on or before March 19, 2020, providing their employer had notified HMRC of them via an RTI submission by this date.

Does the employer have to pay the extra 20%?

No. This is at the discretion of the employer.

Will an employee's annual leave be affected by furlough?

Employees who haven't taken all of their statutory annual leave entitlement due to Coronavirus will be able to carry over up to four weeks of unused leave over into the next two years of annual leave.

Full-time employees working a five-day week must receive 28 days - or 5.6 weeks - paid annual leave a year. Part-time staff are also entitled to 5.6 weeks of paid annual leave but this will be fewer than 28 days.

Can an employee work for another company if they are on furlough?

Being on furlough means that legally, the employee is still employed. Accepting another job may therefore be a breach of their contract with their employer.

Can an employee be furloughed if they are on maternity leave?

Employees on Statutory Maternity Pay (SMP) will still have to be paid by their employer.

This covers six weeks paid at 90 per cent of weekly earnings, followed by £148.68 or 90% of their average weekly earnings (whichever is lower) for the next 33 weeks.

We're all in this together!



Pharmacy teams are playing a critical role in dealing with the coronavirus pandemic and you are a vital part in that. **Thank you for your hard work.** During this time you need to take care of your physical and mental health.

Here are a few recognised coping strategies which may help:

- ✔ Ensure you get sufficient rest and sleep; take breaks when you can during the busy day and make sleep a priority when at home.
- ✔ Practise controlled breathing and relaxation techniques, particularly if you feel overwhelmed.
- ✔ Make time to eat healthy food.
- ✔ Try to fit in some form of physical activity, whether that is a brisk walk, a run or an online physical activity class.
- ✔ Create time for activities you enjoy doing.
- ✔ Stay in touch with family and friends.
- ✔ Your colleagues are on this journey with you and will be experiencing many of the same feelings you have, so you can turn to them for support. Speak to a manager or colleague if you are feeling overwhelmed and need help.

Remember, you are not alone,
everyone is in this together and we will get through it.

You will also find helpful resources relating to Covid19 and mental health at:
www.mindingyourhead.info

Questions & Answers



Q. As per the Government order we have closed, can we suspend salary payments to our employees unilaterally for the duration of the closure?

A. No. The Club is contracted to provide the agreed payments to employees but the Club can reach a mutual decision with employees to reduce their payments for the period of the Club's closure. If an agreement cannot be reached then it is likely the Club would have to look at making employees redundant. You can calculate redundancies at www.gov.uk/calculate-your-redundancy-pay

In light of the Government's wage support announcement, the choice for Clubs essentially becomes between, continue to pay employee their full wages and then receiving back 80% of the cost of this from the Government at the end of April, or making employees redundant.

Q. We have been looking at the new Government wage support plan. Could you explain to us what a 'furloughed' worker is and how we should pay our employees to be eligible for this support plan?

A. A furloughed worker will be a worker that you continue to pay but does not have anything to do.

Essentially, most of your staff are likely to be counted as this, since with the Club closed, they will not be able to do their jobs. You may decide to pay the remaining 20% of their wage but you are not obliged to do so. After making your claim, HMRC will reimburse you for the 80% of your staff gross salary, employers NIC and employer pension contributions. The scheme is backdated to 1st March so Clubs which closed earlier than Friday will still be able to take full advantage of this.

Q. We want our employees to take holiday pay during any closure, can we ask them to do this?

A. Yes you can. You do, however, need to tell them the amount of holiday you will be asking them to take and give them double of the notice of the holiday time you wish them to take. For example, if they want to close for 5 days, you should tell everyone at least 10 days before.

Q. Can we reduce the hours of casual and zero hour employees when the Club re-opens?

A. Yes, assuming you are not contracted with these employees to provide them with set or minimum hours you can reduce their hours if the trading performance of the Club makes such a decision necessary.

Q. A member of our club has been nominated for election to the committee. This person is, however, also a member of another club in the town and is an officer of that club. Is it in order for him to hold office in both clubs?

A. A member of two clubs is not debarred from holding office in one club due to the fact that he holds office in the other, unless

the rules of either club expressly disallow such a right. A member of two clubs is entitled to the membership privileges of each, including the right to hold office.

It must be left to the good sense of the members to elect suitable persons to office. If this member is successful in being elected to your committee then it would be perfectly in order for the Chairman to remind him that information he receives as a member of the committee is confidential.

Q. Now that the Government has closed Clubs, will our insurance policy provide financial assistance to us.

A. We understand that for most Clubs their insurance policy will not cover this situation but it is worth checking with your insurance provider.

If you have any questions you need answered for your club, then please send them to us at:

info@nifederationofclubs.com

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Stocktaking information and advice

Why is stock taking necessary? The answer to this may seem obvious - to keep track of beverage alcohol products to ensure there is always enough product to satisfy customer demand without having too much that takes up valuable storage space. However, there are some important added bonuses to stock-takes for a Club. It reveals how the Club's bar is coping financially, where losses are occurring, how much each pour should cost, and which products are popular, and which should not be on the menu.

Stock taking is about usage - how is this calculated?

To calculate the usage of inventory, the stock count for the beginning and the end of the period is needed as well as the amount of received inventory stock during the period. Once these variables are known, they are inserted into the following formula: $\text{Opening Stock} + \text{Deliveries} - \text{Remaining Stock} = \text{Stock Sold}$.

Ordering stock

Once your usage is known, it is easier to estimate what and how much inventory stock is needed to ensure the bar remains stocked throughout the period. When ordering, estimate usage for the stocktaking period - a week or a month - then calculate whether what is left on ordering day is enough to get you through to delivery day, and then top up stock remaining to the level of stock use plus a little extra to take account of variations of consumption.

Delivery of stock

Try to do your ordering and accept your deliveries on the same day each week. You

might, for example, order on a Monday and accept deliveries on a Thursday. In this way your stocktaking periods are consistent and deliveries predictable.

Count stock in on delivery and always check the delivery against the delivery note. Don't sign a delivery note until you have done so and ensure that any short delivery is noted on the delivery note before you sign it and get the delivery driver to countersign.

Keep all delivery notes for the stocktaker and to cross-check against invoices.

How should a bar's inventory be counted?

This is the tricky part of the process. Counting a bar's inventory is more complicated than some other industries as it involves counting vessels which may be part-full. To ensure the counting is accurate, it should be conducted the same way each time and there should be consistent stock taking periods, only count when the bar is closed and ensure 'counters' are trained properly.

Spirits and wines

Count spirit and wine bottles and part-bottles in categories - whisky, gin, vodka, wines etc., recording on the stock inventory sheet. Count whole bottles followed by using 'tenting' for part bottles. This is the process of visually dividing the bottle into tenths and counting how many tenths of liquid remain. Ensure this method of counting is done for the stock cupboard and for each area of the bar so that the total is as accurate as possible. Find the sum of all the totals for the different products

and then repeat this process in the exact same manner at the end of the period, allowing a relatively accurate usage total to be obtained.

Draught beer, lager and cider

When counting draught beer, lager and cider, you first count full barrels and estimate the content of part-full barrels that are connected to the beer lines. Many stocktakers are very experienced at doing this but you can do it accurately by weighing. Weigh an empty barrel, then weigh a full one. The difference is the weight of the beer in the barrel. In this way you're able to estimate how many gallons are in a barrel by weighing it and subtracting the weight of the barrel from the total weight. Portable barrel weighing machines can be purchased.

Counting full bottles of beer and soft drinks

Counting must take place in the cellar and the bar. The process is the same: $\text{Opening Stock} + \text{Deliveries} - \text{Closing Stock} = \text{Stock Sold}$.

Choosing the System

Accurate inventory management is achievable with a range of systems, provided counting is done properly, and the system is used appropriately. This means, if you choose to use pen, paper and purchase orders, or even inventory management software, then you can have your inventory in good control. The key is to be consistent and accurate in counting and estimating and to have well-trained and trustworthy staff so that incompetence, breakage or theft can easily be picked up, isolated and dealt with.

Inventory Management Systems Many Clubs still use pen and paper records for inventory management with remarkable success, however inventory management software can certainly make the job a lot more straightforward.

Controlling your stock is essential in order to:

- Achieve your margins
- Prevent staff or delivery theft
- Rotate stock on a first-in/first-out basis (FIFO)
- Ensure that cashflow is not tied-up in stock

Crucial to these tasks is the role of the stocktaker.

The role of the stocktaker:

- Will do a stock count
- Will produce a written report (computer)
- Inform of stock losses / surplus
- Value of stock at any one time
- Assists in keeping stock to a minimum and reducing impact of purchasing on cashflow
- Will inform GP% and advise on pricing
- Reduces the risk of theft going unnoticed

Stock control is essential to the success of your Club as a business.

The stocktaker's main tasks are:

- To ensure that you are making the correct GP margins on every item sold, and in respect of your total wet and/or dry sales
- To advise whether your stocks are 'up' or 'down', i.e., whether your actual cash takings exceed the stocktaker's estimate - 'up' - or whether the estimate of what you should have taken exceeds your actual takings -

'down' - before taking account of ullage

- If you are using a free-flow delivery system for draught beer in combination with brim-measure glasses, then your actual takings should exceed your stocktaker's estimate by between 2% and 5% after ullage has been subtracted
- If your actual takings exceed your stocktaker's estimate this is known as the 'overage'

How does the 'overage' arise?

A pint of beer is 20 fluid ounces. When poured into a brim-measure glass that can contain exactly 20 fluid ounces the actual amount of liquid will be less than this amount to allow for the 'head' on the beer. Customers expect a head, but best practice is that when the head has collapsed the remaining liquid should be no less than 95% of the pint measure, in other words 19 fluid ounces. The remaining 5%, or one fluid ounce, accrues in the barrel as an overage that traditionally is used to defray the cost of wastage or 'ullage'.

What are the implications of a stock deficit?

It depends how large it is. A small stock deficit can simply be a consequence of lax practices in respect of controlling waste or over-pouring. A significant stock deficit is usually the result of theft.

Theft of stock can take place in several different ways:

Theft of stock -

- At delivery
- From the stock cupboard
- From behind the bar Formula for taking stock

Good stock management has several benefits:

- Ensuring products are available when and where they are wanted, helping to keep customers satisfied

- Keeping stock loss to a minimum in order to save money, reducing the risk of theft going unnoticed
- Setting standards for stock control will encourage staff to take care with the quality of drinks they sell and to avoid waste
- Employment of a trained stocktaker can ensure the operator knows exactly how much money is tied up in stock - and keep that to a minimum to release cashflow

In your Club, controlling the security of stock is essential to avoid loss of profit through inefficiency or theft.

The key areas to monitor and control are:

- Deliveries
- When in storage
- When on sale

Storage

Once deliveries have been accepted it is important to ensure they are immediately taken to their relevant place of storage - particularly so for expensive and/or perishable goods.

Good practise for security and maintaining condition of stock should include:

- Lock storerooms or cupboards and back of premises exits
- Keep keys out of locks and determine which staff members will have responsibility for them
- Regular stock counts of key lines
- Keep doors, which lead into private or staff areas closed
- Train staff to be alert and challenge suspicious customer behaviour
- Train staff to ask for appropriate identification from anyone who wants access to secure areas
- Regular checking of refrigeration temperature where necessary

- Applying appropriate stock rotating principles - FIFO.

Goods on sale

At some stage goods will be transferred from storage to the point of sale. Some establishments have a procedure that records goods in and out of storage areas. Only responsible and trained staff should have access to this system. Having a tracking system creates an audit trail for you or your stocktaker to check.

The following are accepted good practises when maintaining security and control in the customer service area:

- Staff should be trained to ensure correct stock rotation, appropriate quantities/measures/weights/items and standards are dispensed
- Records should be kept and/or reported relating to wastage, damaged or soiled goods

- Back up stock is secure
- Service area is not left unattended
- Staff are trained and follow the business policies regarding personal possessions in the customer service area and 'sampling'.

For further information and assistance in your club, call Martin Dinsmore today at Stocktaking.com on 07778 762007.



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In these difficult times, can you afford not to review your club expenditure?

We are all facing a very difficult and worrying time with the spread of the coronavirus (COVID-19).

Many clubs/businesses will now have been forced into 'survival mode' and will be perhaps looking at ways to reduce expenditure in order to survive and get through this unprecedented event.

Businesses are now looking at any ways possible of reducing business expenditure and we have found that a major expense in any business is that of electricity and gas. So, if we may, we would like to try and help you at this most difficult of times.

MJ Utilities has direct lines with every major energy supplier in the country. We can carry out a no-obligation review to identify any savings that you may benefit from which I am sure will be welcomed at this difficult time.

Many businesses including energy suppliers have a large part of their workforce working remotely from home which is good for us as it still enables us to carry on as normal (or as normal as it can be at this time).

The nature of what we do means that we can conduct a lot of our business via email without having to visit your premises at a time when you'll



likely be trying to keep footfall to a minimum. You could be just a couple of emails away from helping reduce your clubs expenditure.

We also work with a number of local companies that may be able to help reduce other spends such as telecoms, merchant services and LED lighting.

If you would like us to review any of these things for you then

please get in touch as soon as possible.

We're in this together - please stay safe.

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James Davies announced as Country Director for Diageo Northern Ireland



Diageo has announced that James Davies is the new Diageo Northern Ireland Country Director.

James, who will also lead the Customer Marketing team

across the island of Ireland, has worked with Diageo in Great Britain and in Europe for over 13 years, holding a number of senior roles across the business.

Commenting on the appointment, Oliver Loomes, MD Diageo Ireland, said, “We are excited to formally announce the appointment of James as Diageo Northern Ireland’s Country Director with immediate effect. He brings a wealth of experience and expertise to the role with an in-depth understanding of our customers, both on and off trade, as well as the wider industry. James’ energy, vision and leadership will

significantly add to a great team in Northern Ireland, which makes an important contribution to the local economy. As the industry and the economy seeks to plot its course to recovery following the acute challenges of COVID 19, his leadership will be an important asset as Diageo plays its part in supporting economic resurgence.”

In 2018 James developed and implemented a customer focused strategy which delivered a significant uplift in Diageo GB’s market share performance and more recently he has led a major internal project within the company’s European region.

Commenting on his appointment, James said, “It’s an honour to have been appointed as Country Director for Diageo Northern Ireland. Diageo has a strong economic footprint in Northern Ireland with great production facilities, talented teams, market leading products and industry defining leadership which contributes to both civic and economic life.

“I’m looking forward to the opportunities and challenges ahead, working closely with customers, partners and the wider hospitality and tourism sector in this uncertain time, to positively influence economic recovery.”



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Bryson rolls out emergency support to 3,000 people

Bryson Charitable Group, one of Ireland's largest charities, has rolled out a £250,000 emergency support package designed to help the most vulnerable individuals during the Coronavirus pandemic.

Launched in April, the 'Bryson Fund' will initially assist 3,000 people by providing emotional support and finance, along with food and other essential items. It is being delivered by a team of 25 staff alongside an increasing number of volunteers.

Bryson helps some of the most marginalised people in society all year round, but COVID-19 has resulted in an increased need for our services.

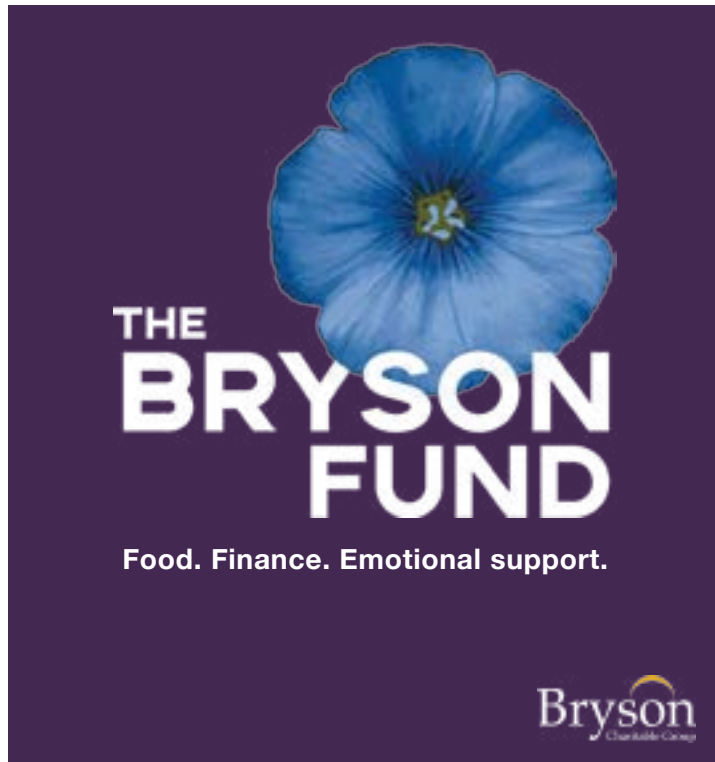
In Belfast City Centre, a single grandfather raising his 5-year-old granddaughter was unable to access food and other essential items after receiving an isolation note. Through our Family Support service, he was provided

£100 worth of food, gas, and electricity from the Bryson Fund, leaving him "absolutely overwhelmed."

"We were absolutely overwhelmed by the Bryson Fund. We got a lot more than we expected. A fantastic service and delivered really quickly. My 5-year-old wants to say a big 'thank you' for her lovely shower gel."

Shane Logan, Chief Executive of Bryson Charitable Group, believes this emergency support will enable people to "fight back in this time of critical need."

"Bryson exists to serve those in need and in the current crisis, people need more help than ever. Each year, we help over 30,000 people. The 'Bryson Fund' is a direct response to provide further support during the current health crisis. We are offering help to existing clients, as well as those being identified



by our teams on the ground. The Fund will provide practical and emotional support to enable families and individuals during a time of extreme uncertainty."

For more information about the Bryson Fund and the work being done on the frontlines, please visit brysongroup.org/what-we-do/bryson-fund

Cancer Focus NI need your help

Cancer Focus Northern Ireland is facing a crisis unlike any other we've known before because of COVID-19.

Our offices and retail stores have closed and our fundraising events have been cancelled. As we're 90% dependent on fundraising, this means that income for the charity has reduced to critically low levels. We're looking at an 80% loss of income over the next six months.

In a bid to secure our future, the vast majority of our staff has been furloughed under the government's job retention scheme. Only four of our services are still being delivered by our externally funded staff. This includes reduced Counselling and Family Support services, and our Stop Smoking Support and skin cancer prevention work.

Cancer and its effects don't stop.

In fact, COVID-19 is creating more issues for cancer patients: treatments have been delayed, cancer screening services

paused and diagnostic clinics cancelled. Not to mention the anxiety, stress and loneliness that patients and their families might feel right now.

Every year we support 6,000 local people affected by cancer. We need to be there for them. Our community. We need your support now more than ever to save our services so we can continue to help people affected by cancer in the future.

Donate to our Emergency Appeal today at <https://cancerfocusni.org/appeal/> Or if you'd like to fundraise for us via a virtual event, find out more at <https://cancerfocusni.org/event/virtual/>

It's only with your help that we'll get through this.

Thank you.
Roisin Foster
Chief Executive, Cancer Focus NI



Great-granny walks 5k a day for Cancer Focus NI



Great-grandmother Moyra Fullerton has taken up the challenge to walk 5k a day for three weeks during the coronavirus lockdown to raise much-needed funds for Cancer Focus Northern Ireland.

Moyra (82), who lives in Keady and is isolating at the moment with her daughter Bernie McKeivitt and family in Glenavy, aims to raise a fantastic £1,000 for the local charity.

Cancer Focus NI has had to suspend many of its support services for local cancer patients and their families and has furloughed most staff due to the coronavirus. The charity has also had to postpone its fundraising events, so donations are even more critical at this difficult time.

Bernie said, “Mammy lost daddy, Joe, over four years ago to lung cancer. My sister Moyra (Barnes) was diagnosed with ovarian cancer at the end of October and recently had her last session of chemo and is thankfully now on her way to recovery. Mammy wanted to raise some funds to help others going through cancer and to help them beat it.

“I was telling mammy how charities are struggling with marathons and other events being cancelled and she decided she would like to do this for Cancer Focus NI.”

Moyra, who has ten children, 28 grandchildren and three great-grandchildren, also aimed to improve her own fitness - she wanted to increase her walking distance from 2 miles to 3.2miles (5K).

Bernie added, “Mammy is quite fit for her age, though 5k a day is a challenge for her. She always finds the last mile tough, especially on the warm days, but she’s doing really well. So far her personal best is a fantastic 5km in less than 53 minutes.”

Rosie Forsythe, Cancer Focus NI, said, “Cancer Focus NI supports thousands of local cancer patients and their families each year at one of the toughest times of their lives but due to COVID-19, we have, unfortunately, had to greatly reduce our care services for the time being. We rely hugely on the public to provide over 90% of our income. Regrettably, we have also had to cancel or postpone our fundraising events and our income has dramatically reduced, so we are truly grateful to Moyra for taking up this amazing challenge. We are very impressed by her efforts and we think she’s just wonderful.

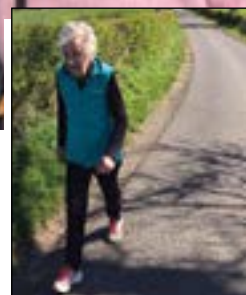
“Moyra is doing her bit to save Cancer Focus NI’s services - we are appealing to everyone to help us too and donate today?”

If you would like to make a donation to Moyra’s walk please go to Bernadette McKeivitt’s Justgiving page.

You can also support the Cancer Focus NI by making a donation today on cancerfocusni.org/appeal, Text FOCUS to 70660 to donate £5 or text FOCUS £10 to 70660 to donate £10.



Above – Moyra Fullerton with her daughters Bernie McKeivitt (left) and Moyra Barnes.



Inset - Moyra Fullerton (82) puts her best foot forward for Cancer Focus NI.



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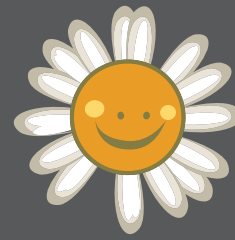
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Cancer Fund for Children Need Your Support Now More than Ever!



cancer fund
for children

With coronavirus having a major impact on all our lives Cancer Fund for Children want to take this opportunity to thank clubs across Northern Ireland for your support and let you know how we are continuing to deliver services to children and young people living cancer.



Cancer, and how it affects children and their families, will not stop during this unprecedented crisis and Cancer Fund for Children is here for families during the worst, as well as the best of times.

Every week we spend in isolation, three more children will be diagnosed with cancer and countless more children will be struggling to cope with their parent's cancer diagnosis. Over the next few months and beyond cancer will continue to devastate the lives of local families and Cancer Fund for Children will continue to provide support.

Our team of Cancer Support Specialists are delivering individual and group support to vulnerable children and young people by phone and online helping to reduce isolation, respond to any worries they may have and crucially connect them with other young people experiencing cancer. Our team will also deliver online videos providing advice and guidance to families on how to navigate isolation and manage anxiety and stress during these uncertain times.

During this worrying time, we need your support more than ever. With coronavirus having a major impact on day to day running of most organisations, Cancer Fund for Children is facing a funding crisis. We are 90% reliant on the fundraising efforts and the generosity of the local community to deliver our services. However, because of the coronavirus pandemic we have had to cancel our upcoming fundraising events which means our ability to function as a normal charity is no longer possible.

We know this is a difficult time for everyone right now - we are in uncharted territory and there is no-one who has not been impacted by this crisis. If you feel you can donate to us at all, to help us be there for children and young people impacted by cancer when they need us most go to:

cancerfundforchildren.com or email jane@cancerfundforchildren.com to find out how you can get involved.

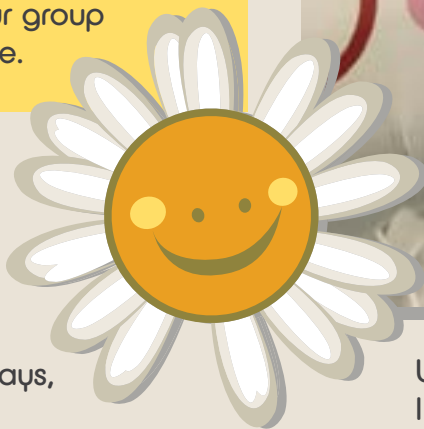
It is with kindness and support that we show to each other that we will get through these unprecedented times together.



Austin's Story

In 2018 Austin Rothwell (12) was diagnosed with acute lymphoblastic leukaemia (ALL). Austin was in intensive care for three months and spent a year learning to walk again. He now attends regular clinics at the Royal Victoria Hospital, Belfast, for maintenance cancer treatment.

Austin and his family are being supported by Cancer Fund for Children and he is currently taking part in our group work programme.



His mum Nicola says,

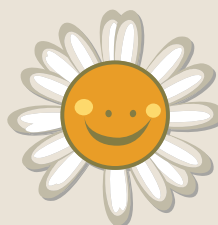
"I had actually forgotten what my son was like before his cancer diagnosis. Being at Cancer Fund for Children's Narnia log cabin lit a spark in my boy that I had not seen in a very long time. For the first time, in a long time I saw Austin as a 12 year old boy. His shoulders were light, and he was actually living and loving life.

Austin told me that being around people that he doesn't have to explain things to is liberating. He didn't have to explain if he felt tired or nauseous as they all understood. All the young people have been through their own cancer journey. They get each other without having to say a word. The peer support facilitated by Cancer Fund for Children is hugely important.

Covid-19 came just as Austin was about to go on his second residential. I really wondered how Cancer Fund for Children could continue to offer support.

Within days a Zoom meeting was set up. I was a little unsure how Austin would respond, but two hours later he emerged for his room beaming. I totally underestimated how important social contact of this kind was to Austin.

The charity's Cancer Support Specialists just understand these kids. They listen and engage with them on a level that mums and dads cannot. As parents we worry about cancer treatments and side effects, about income and the impact of cancer on our other children. Sometimes we just don't have the mental capacity to deal with the other stuff. Cancer Fund for Children let our children be children. They allow our kids to escape for a time and to be free from treatment and worry. It's a very special gift they give our children."



**cancer fund
for children**

1990s

Ambrose and Walsh



West Indian fast bowlers Curtly Ambrose (left) and Courtney Walsh. The duo terrorised batsmen for over a decade, taking 421 wickets in 49 Test matches, with Walsh becoming the first bowler to reach the 500 Test wicket milestone. The pair are regarded as one of the deadliest bowling partnerships in the history of the game.

Opening bowlers often work in tandem - think Trueman and Statham or Lillee and Thompson as examples from a bygone era. Few, however, operated with the same menace, accuracy and skill as giant West Indian duo Courtney Walsh and Curtly Ambrose did over such an extended period of time.

Ambrose and Walsh worked together for a decade from 1988 onwards, terrorising batsmen and winning the hearts of the cricketing public for their affable demeanour away from the field of play.

As the latest in a long line of fearsome pace men such as Malcolm Marshall, Michael Holding and Joel Garner, Ambrose and Walsh had much to live up to, the burden increasing with age as the West Indies side began to deteriorate at an alarming rate.

Though Walsh ended up with the better record - he was the first bowler to take 500 Test wickets - Ambrose was the more frightening proposition. Certainly the English batsmen who trailed in his wake - as the big man took 6-24 as the tourists were skittled for 46 at Trinidad in 1993-94 - would testify to that.

As a partnership, the duo took 421 wickets in 49 Test matches and, although pace was their main weapon, they were also able to fashion wickets with intelligent spells of bowling. West Indies cricket is crying out for a new duo in the mould of Ambrose and Walsh, but as they have found out, bowlers of their vintage do not come along very often.

Jonah Lomu



Imagine having to tackle a man who stands six feet five inches tall, weighs nearly 20 stone and can do the 100 metres in 10.8 seconds. Journalists who asked to try - so they could experience the

All Black legend, Jonah Lomu.

fear of coming up against Lomu during the 1995 Rugby World Cup - were told it was too dangerous. England's rugby players were supposed to be able to handle the challenge, but in truth they just bounced off him or found themselves being run over.

Lomu scored four tries against England in that World Cup semi-final, a one-man demolition job in a 45-29 rout. He left South Africa with seven tries for the tournament and a runners-up medal in his pocket. Soon afterwards, he powered over for touchdowns in each decisive Bledisloe Cup match; and he broke Australian hearts again in 2000, when a world-record crowd of 109,874 watched him score a last-gasp winning try after the Wallabies had led 35-34.

Lomu ran in eight tries at the 1999 World Cup, and looked to have repeated his semi-final heroics of the previous tournament when he swatted away French defenders for a devastating early double. But France stormed back for an unforgettable 43-31 victory, and the giant wing was never destined to lift the Webb Ellis trophy. Even so, his personal tally of 15 tries in two global tournaments is a world record he thoroughly deserves.

Despite battling a serious kidney complaint, Lomu still managed 73 caps and 215 points for the All Blacks. Tragically, he died unexpectedly on 18th November 2015 after suffering a heart attack associated with his kidney condition.

It happened in the 90s...

Boxing - On 28th June 28 1997, during the third round of their bout, Mike Tyson bit Evander Holyfield's right ear, then at the end of the round, his left ear. He was, needless to say, disqualified.

Golf - 1997 saw a 21 year-old Tiger Woods become the youngest Masters winner in history, as well as the first non white winner at Augusta. He set the scoring record at 270 and the record at 12 strokes.

Tennis - In 1999, at the age of 17, Serena Williams became the second African American woman to win a grand slam title in tennis. She beat then-number 1 player Martina Hingis, 6-3, 7-6, in the U.S. Open final.

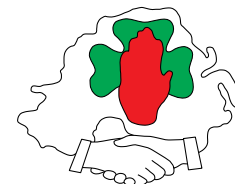
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Club Officers

Chairman:

Tel:

Secretary:

Tel:

Treasurer:

Tel:

The annual membership fee is £50.00 payable to:

The Northern Ireland Federation of Clubs
c/o Unit B7 Portview Trade Centre,
310 Newtownards Road,
Belfast BT4 1HE.

For telephone queries call:
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(Please include your membership fee or completed standing order form with your application)

For administration purposes only

Accepted by: *Secretary*

Seconded by: *Chairman*

Date:

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This is to authorise the transfer of £50.00 from the club's account:-

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The payment is for the annual membership fee to the Northern Ireland Federation of Clubs. The transaction to be effected now and continue annually in January of each year until further notice.

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